Working and Winning

HG
8876
.J6

Class HG8876

Book J6

Copyright No.

COPYRIGHT DEPOSIT.

WORKING AND WINNING

OR,

HOW TO SUCCEED IN LIFE INSURANCE FIELD WORK

A Summary of the Necessary Qualifications, with Numerous Suggestions Gathered from the Experiences of Many Successful Solicitors

BY

ERNEST C. JOHNSON

Author of "Our Best Mutual Friend: Life Insurance Simplified and Its Principles Explained."

PRICE, $1.00

New Haven, Conn.:

Published by the Author

1914

HG 8876
.J6

Copyrighted 1914,
By ERNEST C. JOHNSON,
707 and 708 Malley Building,
New Haven, Conn.

DEC -2 1914
$1.00
©Cl.A387797
no 1

SPRINGFIELD
PRINTING AND BINDING
COMPANY.

CONTENTS

INTRODUCTION 7

Importance of Life Insurance Work. Help Offered in This Book.

THE AGENT HIMSELF 9

How Much Ought the Agent to Do? Why Do Some Agents Come Short? How the Weakness May Be Corrected.

WHY THE AGENT IS NEEDED 11

Men Buy What They Want. The Need of Life Insurance Remote. The Work to Be Done.

LIFE INSURANCE AS A PROFESSION 13

A Noble Mission Requiring Special Preparation. A Splendid Life Work.

SOME NECESSARY QUALIFICATIONS 15

Need of Special Preparation. Adaptability. Personal Neatness. Optimism. Enthusiasm. Earnestness. A Man of Large Faith. A Good Mixer. Tactfulness. Resourcefulness. Industry. Persistency. Cleanness of Methods. Loyalty. Courage. Patience. Diplomacy. Courtesy. Must Understand Human Nature. Power of Initiative. Promptness and Punctuality. Thought and Action. Ability to Concentrate. All Controversies to Be Avoided. Determination to Succeed.

THE AGENT AS A MAN OF GOOD CHARACTER 34

The Importance of a Good Name. Honesty. Truthfulness. Reliability. Cleanness of Life. Sincerity.

THE AGENT'S PREPARATION 37

Insurance Information in General. Some Essentials in Particular.

THE AGENT'S FIELD 40
Best Results to Be Secured Near Home. Temptation to Seek Business Elsewhere.

THE PERSONAL TOUCH 41
Is the Agent a Meddler? The Agent's Problem. Personal Touch Vital. A Result of Confidence Won. Seeking for the Personal Touch.

OBTAINING PROSPECTS 44
Indiscriminate Soliciting. Letters of Introduction. Prospects by Mail. Working Among Friends and Acquaintances. Help from Policyholders. Placing Prospects Under Obligations. Getting Help from Others. Personal Letters to Prospects. Nursing Prospects.

THE AGENT AND THE INTERVIEW 50
Importance of Seeing the Prospect Alone. Should Submit a Definite Proposition. A Brief and Pointed Presentation. Meeting Various Excuses. Making the Settlement. One Method of Finesse. A Supreme Effort to Close.

A SECOND OR SUBSEQUENT POLICY 55
Seeking Additional Insurance When Delivering a Policy. Little Danger of Over-Insuring. One May Sow and Another Reap.

THE NECESSITY OF SYSTEM 57
Men Work Haphazardly. Should Have a Card System. Should Plan the Day's Work. Letters and Literature Should Be Filed. The Agent Should Do a Good Day's Work. He Should Keep Tab on Himself.

COMPETITION 59
Don't Run Down Rivals. Pressing Home One's Own Strong Points. Keeping Well Poised. Retiring from a Hot Contest. Dividing the Insurance. Indirect Competition.

THE AGENT AS A MAN OF AFFAIRS 62
Identification with the Social Life of the Community. Connection with Business Concerns.

THE VALUE OF TIME 64
Too Many Hours Frittered Away. Cash Value of Calls and Interviews. The Time of the Prospect. The Use of Stenographers.

IMPRESSIONS THROUGH THE EYE 66
How Best to Influence the Prospect. Some Concrete Illustration Desirable.

THE PROSPECT AND HIS WIFE 67
Will Talk It Over with His Better Half. Many Women Hesitate to Ask Their Husbands to Insure. Can a Wife Profit from Her Husband's Death? A Husband Who Knew His Duty.

THE INCOME OPTIONS 69
The Most Certain of All Provisions. Valuable also to Small Policyholders.

USE OF LITERATURE 70
Many Successful Agents Use Little Printed Matter. Literature Has Its Place.

SOLIDITY OF THE OLD-LINE COMPANY 72
Failure in Every Line of Business. Why Life Insurance is Safest of All Things.

WHAT LIFE INSURANCE DOES 74
Some of the Results of Truly Mutual Helpfulness.

INSURANCE ARGUMENTS 75
Protection the Prime Object. Protection for Dependents. Protection to the Estate. Conservation of Estates. A Provision for Old Age.

LIFE INSURANCE A NECESSITY 78
Most Families Left Without Means. Life Insurance a Sure Provision.

REVIEWING CASES 79
Gaining Valuable Lessons from Experience.

A STRIKING CONTRAST 80
Vital Difference Between Two Classes of Securities.

THE DISCOURAGED AGENT 81
He Should Do One of Two Things—Should He Quit? He Should Brace Up. He Should "Get a Move On." One Agent Who Braced Up.

THE AGENT AND THE COMPANY 84
The Agent Must Secure the Business.

THE PRODUCTION OF LIFE INSURANCE 86
The Small Writers Produce Most of the Business. Increased Efficiency Easily Possible.

FIFTY YEARS OF LIFE INSURANCE 88
Astounding Increase of the Business During This Period.

AN ARGUMENT FOR YOUNG MEN 90
A Striking Difference in Cost of Insurance in Favor of Younger Ages.

MISCELLANEOUS SUGGESTIONS 92
Some Unclassified Pointers on Various Topics.

IN CONCLUSION 95
Final Words on the Price of Success.

INTRODUCTION

Importance of Life Insurance Work.

Some one has said that "selling life insurance is the best-paid hard work in the world."

Another has called it a work in which "intelligent and persistent efforts are bound to produce results."

Still another has defined it as "a business of unlimited possibilities without a dollar of invested capital."

All three of these statements are true. No work is more important and few occupations are more attractive. Selling life insurance is a very independent line of business, since a man may work as much or as little as he chooses. But its independence makes it dangerous, as there is always present the temptation to take life a little too easily.

Among the sellers of life insurance there are some men who yearly earn as much as $25,000, and a large number whose earnings are $5,000 or more. The fact that a majority of life insurance field men are securing only an average living simply shows that they are not making the most of their opportunities. They may have the natural ability, the educational qualification, the necessary knowledge of the details of the business and the health of body.

But somewhere there is a lack—a lack in the practical elements of salesmanship. In the case of most, it is a lack of industry—they do not work hard enough; they do not talk with enough prospects.

There may be a lack of persistency. They may take too seriously the spontaneous "No" of the man they are soliciting.

Possibly, there may be a lack of tactfulness, of system, of enthusiasm, of courage, of initiative, or of some other things which go to make up the ideal equipment.

Help Offered in This Book.

The object of this book is to give the new agent, or the only partially successful one, some specific, practical suggestions which, if followed, will make him a larger producer of life insurance applications.

It would have been worth many thousands of dollars to this writer if twenty odd years ago this information had been compiled and forced upon his attention—somewhat as it is herein presented.

Almost any man can write some insurance; but if the man who can compel himself to appropriate and adopt good working suggestions does not become an ideal agent, he will at least become a successful one.

Of course, there is no claim to originality for the things said. The author has for the most part profited from the experiences and observations of many successful agents, and reduced to writing the results of their experience. The matter has been analyzed, systematized, and so presented as to challenge attention to each particular phase of life insurance field work.

"Experience keeps a dear school," says Poor Richard, "but fools will learn in no other."

Any man can learn from experience; but he is truly wise who will learn from the experience and observations of those who have already paid the price.

THE AGENT HIMSELF

How Much Ought the Agent to Do?

Any life insurance agent whose health is good, who is old enough to have gained confidence in himself, or not so old as to have either his physical or his mental force abated, ought to be able to write at least $100,000 in a year. A majority fail to do this. The solicitor who cannot average an application a week ought to undergo a severe self-examination. The object of the close analysis of the subject, as set forth in this little book, is to give such men some specific suggestions and directions for becoming better producers. In natural ability the man who produces less than $100,000 does not differ materially from the men who write three or four times as much. Indeed it has often been noted that not a few of the big writers are men of very ordinary ability.

Why Do Some Agents Come Short?

Wherein lies the weakness of the agent of this type? Does he work hard enough? Does he work intelligently? Does he work persistently and systematically? Is he using the best methods? Is he laboring among the wrong kind of prospects—working in the wrong field? Clearly, there is error somewhere. In the case of most men the weakness can be corrected. They can easily increase their productive ability 50 or 100 per cent. This will require some study to find out just where the weak spots are, and a strong effort of the will to apply the remedy.

How the Weakness May Be Corrected.

The hardest battle some agents have to fight is with themselves. They must learn to know and conquer themselves. If they will undergo severe discipline and compel themselves daily or weekly to render in writing a strict account of their stewardship, they will be both surprised and gratified at the result.

In a nutshell, the secret of success is to be found in gathering and cultivating a large list of prospects; in using methods, not haphazard, but thoroughgoing and systematic; in presenting the case, not with unstudied indifference, but with intelligent zeal; in appealing not so much to the brain of the prospect as to his heart; in urging the matter not with a spasmodic effort, but with that earnest and sympathetic persistency which never gives up—at least not until your man is absolutely past hope.

And now, dear Mr. Small Producer, all this matter has been gathered, thought out, and written for you. Would you have greater success? Would you enjoy a larger share of the world's good things than you now possess? It is yours for the taking. But it will not come to you. You must go for it. Take this book as a road sign. It will guide you and teach you just what to do and how to do it.

Through this author wise men are speaking to you from the depths of their own successful experience, and it is written in Holy Writ that the words of the wise are as "apples of gold in pictures of silver."

WHY THE AGENT IS NEEDED

Men Buy What They Want.

Men buy food, clothing, houses, automobiles, and what not, because such things are either necessary or desirable for the well-being or happiness of themselves or their families. The things suggested appeal to a present want or desire and you do not need to urge or to persuade them to buy.

If, for instance, you were told that a certain man wanted to buy a horse, and if you had the kind of horse he wanted, you would not hesitate to approach him, nor even ask for a letter of introduction. He wants to buy and you want to sell, and the horse would speak for itself. It is simply a question of the price. It is a case of wit against wit and the man who is the least anxious gets the best of the bargain. In this case the man knows that he wants the horse.

The Need of Life Insurance Remote.

But with life insurance the case is different. The need is neither present nor urgent. It is contingent, and the benefit is apparently far into the future. You must show the prospect the uncertainty of life and the fickleness of fortune, and appeal to his love for his dependents and his undoubted desire to provide for their future well-being. You must first create in his mind a demand for the goods—a desire for the insurance—and then persuade him to exercise an unselfish spirit and make a generous personal sacrifice for those who would be deprived of his thoughtful care "in case anything were to happen to him."

True, most men intend sometime to take out life insurance,

but they seldom apply for it voluntarily. They delay until the agent brings to bear the more or less magnetic charm of a strong personality to convert thought into action.

The Work to Be Done.

The work of the life insurance agent is twofold. It is to secure prospects for life insurance and completed applications. By completed application, so far as the agent's income is concerned, is meant one on which a policy has been issued and delivered. The agent must gather a large list of prospects from whom his actual insurants are to come. In life insurance work, as in most other lines, there must first be a sowing of seed before a harvest can be expected. Success depends therefore upon securing the names of a large number of men, with whom the agent is to keep in close touch. He should send them occasional letters, scraps of information about the company and its doings, and circulars upon such subjects as best fit their particular case. It may be that not all of this will be read, but it will at least serve to keep the agent more or less constantly in their minds.

Above all, he should call upon them as frequently as possible without overdoing the matter, and say at least a few words. At the time of change of age, or at some other psychological moment, he should make a special effort to get the desired application. While men don't like to be bored, they admire a man who is industrious, persistent, and full of ginger; and the insurance agent, like the mining prospector, never can tell when he may strike a rich lead. He simply knows he cannot do so by standing still. He wins by working, since "God gives all things to industry," as Poor Richard says.

LIFE INSURANCE AS A PROFESSION

A Noble Mission Requiring Special Preparation.

The life insurance agent is not a parasite upon society, nor does he go about seeking whom he may devour. Life insurance field work has reached the dignity of a profession. If a man is fired with an ambition to serve his day and generation to the best of his ability, where can he find a better calling? If the object of all human endeavor is to make the world better, and the conditions of life easier, and the pleasures of life sweeter and more widely diffused, then, indeed, the life insurance man has a noble mission; for surely all these things come as a result of his labor. Thousands of families who now live in comfort would be utterly destitute had it not been for the life insurance agent.

He should, therefore, look upon his work, not merely as an occupation by which to earn a living, but as a grand opportunity to render efficient service to his fellow man.

While the profession does not require years of special study before a man can begin his labor, yet he will learn, little by little, perhaps, that in this work, success, like the appetite, grows by what it feeds upon. It is a work that requires constant study and close application. The routine is not the same day after day, but each day brings new problems to solve and new complications to untangle. Consequently, the man who is able to think and willing to work can give full scope to his powers and at the same time enjoy the rewards of successful efforts. Every man is paid for the business that he actually produces.

A Splendid Life Work.

Life insurance offers a splendid opportunity to the young man for a fine and profitable life work. He is the master of his own time, as in no other calling, and he is fully the architect of his own fortune. Results depend almost entirely upon his own efforts and he is to hew his own way to success. To be sure, friends help wonderfully, but he must make his own friends. This is an important part of his profession.

Life insurance should not be taken up and followed in a half-hearted, aimless, haphazard way—not as a temporary makeshift—but in dead earnest, as if that were the only business in the world to which the agent could turn. And if he wishes the highest degree of success he must have no other business. "He who permits himself to become a Jack of all trades, will be master of none," as Poor Richard says.

Life Insurance is a jealous goddess. She gives rich rewards only to those who bestow upon her their sole and undivided attention.

Now and then it is said of some successful insurance man that "he is a genius"; but a genius has been defined as a man with an unlimited capacity for hard work.

No matter how dull times are, somebody will buy life insurance. Hunt out those persons who are least affected or not affected at all by the prevailing dullness of the times.

SOME NECESSARY QUALIFICATIONS

Need of Special Preparation.

The reader may conclude that the man who fully meets the tests herein given becomes an ideal agent, and that therefore the standard has been placed too high. Indeed, the object is to put the standard high, and to describe the ideal agent. It is the old story of hitching your wagon to a star. And yet, the ideal is not impossible—nor is it so very difficult of attainment. Many agents are plugging along as third rate men because they don't know how to do otherwise. They imagine that they are doing as well as they can. They have only a fair preparation for their work, no system and no standard by which to measure themselves.

All occupations or professions require special preparation. And yet most new life insurance agents are given a rate book and a blank application and told to go out after business—in many respects the most difficult business in the world. These men are in the air. They don't know just what to do. Many get discouraged and quit, and others plug along until they have learned by dear experience how much valuable time they have lost because of a lack of proper knowledge of the business and of the necessary qualifications of a successful agent. The man who does not produce $100,000 insurance per year either never learns the fundamental things or at least willfully or blindly fails to utilize the information which he has.

All such men are invited to make a close study of these pages. With the new information thus gained will come new inspiration and a strong determination to gain that

success which seems to come so easily to men who are really no more capable than they.

Adaptability.

It would not be impossible or difficult for any man who is likely to try it to become some sort of a life insurance agent; but the man who wants to be really successful must have a good degree of adaptability to the business. He should not, for instance, be slow of speech or have any physical deformity. He should be able to see, to hear, and to walk. While he does not need to have a college education, he should have an intelligent grasp of the things which interest men and be able to express himself clearly and in at least fairly correct language. He should be able to approach men in a bold and confident, businesslike manner, without any thought of apology, either expressed or implied, for suggesting life insurance. He must certainly believe that nothing is more important than life insurance, and he must be able to impress this belief upon the man whom he is trying to interest.

Personal Neatness.

On this point little need be said. A word to the wise is sufficient. Yet emphasis should be laid on the fact that personal neatness in any salesman is of the greatest importance and most of all in a life insurance solicitor. The agent should always be neatly dressed, inexpensively perhaps, but never flashily nor loud. His clothing should be freshly pressed and shoes polished. His hands, finger nails, and linen should always be clean. He should not drop in upon a prospect chewing a toothpick, gum or tobacco, nor smoking a cigar—unless he knows that his prospect is a

smoker, and even then he should either put aside his cigar or offer one to his prospect. The point is, that individuals, like verbs, have their moods and tenses, and no agent should run the risk of creating a bad impression at the start. His job at the best is a hard one, and he should not needlessly enkindle a prejudice or attract unfavorable attention. An agent is sometimes knocked out by some unseen force and never knows what hit him. The truth is he has run up against a prejudice.

Optimism.

The successful agent should be an optimist. He should not look at life through a distorted vision, but always see the bright side. If it is cloudy to-day, he should know that the sun will shine to-morrow. If troubles encompass him, he should, nevertheless, approach his prospect with a firm hand shake, a happy smile, and a hearty greeting. If things don't come his way he should keep a stiff upper lip and saw wood. He should realize that the world is growing better and that it is within the power of every man to help on and hasten the betterment. The sun has always shone upon all the children of men and it will continue to shine until the end of time. He should see the good things, forget the bad ones, and ever whistle, "There's a good time a-coming."

Enthusiasm.

The successful agent should be a man of a large degree of enthusiasm. He should feel that he is engaged in a great and noble cause—possibly the greatest and safest business in the world; certainly the only business which will absolutely protect families against all possible future wants.

He is representing a company which is above criticism and which is rendering an important service to mankind. He offers a contract which gives every possible guarantee to both policyholder and beneficiary. Truly, the man who cannot become enthusiastic on the various phases of this theme has little reason to expect success. If he finds himself weak in real contagious enthusiasm he needs to retire for a little and drink in deep drafts from the proper fountains of information and inspiration until he feels that he has a real mission in life. If he is only half-hearted how can he expect to win the prospect who is both cold and indifferent?

Earnestness.

Earnestness is a twin sister of enthusiasm. The agent should be so thoroughly in earnest in presenting both the advisability and necessity of insurance as to make his prospect see the matter as he sees it. The points should not be urged in a half-hearted, perfunctory way, but with that zeal and importunity which should prevail if the welfare of the prospect's family depended entirely upon favorable action at the present moment.

A Man of Large Faith.

Closely associated with enthusiasm also must come faith. The agent should believe in his company and in himself. He must be a man of large faith in the splendid effectiveness of life insurance to contribute to the well-being and happiness of the world, and he must have a strong faith in human nature. He must be absolutely certain that most men will avail themselves of the beneficent provisions of life insurance when once the thing is impressed upon their attention, and

he must feel that he is a divinely appointed missionary whose duty it is to instruct men in the wholesome doctrine of protection for dependents, for estates, and for old age.

A Good Mixer.

Fortunate is the agent who is a good mixer. It is not enough for a man to possess a splendid character and understand all the details of the insurance business. If he is to gain the best results he should be a good mixer among men. This of course does not mean that he should be a jolly good fellow in the convivial sense, but that he be pleasant, genial, sociable, kind, considerate, appreciative, sympathetic, and helpful. He must find it easy to mingle with his fellows; he must remember names and faces, and in the best sense learn to be all things to all men.

Tactfulness.

The agent should be tactful,—that is, he should have a quick and intuitive appreciation of what is fit, right, and proper. He should be mindful of times and seasons. He should know that as there is a time for talking life insurance, there is also a time when it should not be done. He should not attempt to talk life insurance in the street, or when his prospect is busy. He should exercise great care in taking up the time of clerks or other salaried men during business hours. He should understand that an argument which might win one man may offend another. He should not interrupt or dispute his prospect, but in the main agree that there is much truth in what he says. Don't tell a man that he is foolish to carry fraternal insurance; but commend him for securing protection, and tactfully explain your own

contract. The agent should not be blind to the fact that men don't like to be dictated to, or to be seemingly forced into taking insurance. On the contrary, they like to feel that they are doing the thing voluntarily and that they themselves have suggested the reasons which have influenced them to action. So lead them that they will think they are doing the whole business.

Resourcefulness.

Soliciting life insurance is no child's play. It is frequently, if not generally, a battle royal. The agent leads the attack and the prospect puts up his defense, and he always has the advantage, because his citadel is well fortified. When the agent is defeated at one point, he must quickly marshal his forces for another attack. When this is stubbornly met he must again and again seek out some weak spot for a telling and successful blow. Hence, the successful agent must be a quick-witted, resourceful man and his various moves must be made with intelligence and precision. He must be a good loser, remembering that if he doesn't win to-day he can try again some other day.

Industry.

Scores of times it has been said in papers and addresses that the "insurance agent should be everlastingly up and at it." This remark is so sweeping that even the man who most needs boosting dismisses it as a mere figure of speech—an ebullition of overwrought enthusiasm.

Perhaps the agent should always have an eye open to the main chance, but it is quite impossible to be "everlastingly up and at it"—even during working hours.

A more careful wording of the idea is that in life insurance, as in most other lines of work, industry is the secret of success. "Plough deep while sluggards sleep, and thou shalt have corn to sell and keep." The agent cannot apply Poor Richard's proverb literally, but he can always appropriate its real spirit. He can emulate the little busy bee which improves each shining hour. Indeed, he may excel the bee, for he can improve many an hour when there is no sunshine. In scores of cases the night and the rainy day are the best times for his work.

If one were to give three rules for gaining success in life insurance, he might not inaptly state them as follows: First, Work. Second, More work. Third, Still more work. The sooner the agent learns the necessity for intelligent and persistent effort, the sooner he will find himself well along on the royal road to fortune. He must realize that there is no other way—absolutely none.

When Mohammed had vainly prayed the mountain to come to him, he said: "If the mountain will not come to Mohammed, then Mohammed must go to the mountain." The agent must have prospects—plenty of them; but the prospect will not come to the agent, and so the agent must go to the prospect. And the more "go" he puts into the business, other things being equal, the more applications he will write.

One night in a strange city a traveler was hurrying to catch a train. As he was not certain of his direction and had no time to lose, he inquired of an old colored man how he could best reach the station. "Keep a-steppin', Kunnel, keep a-steppin'," came the reply, and with it also came the thought that the secret of real success in life insurance

lay in the same direction. The "steppin'," however, must always be along intelligent as well as persistent lines.

The writer knows an agent who in a single year has written 300 applications for nearly half a million of insurance. The remarkable thing is that this agent is only a plain sort of a man who in the broad sense knows only a little about life insurance. He does know, however, that men ought to have insurance and he is a prodigious worker. True, he is quite an exception, but an exception that proves the rule. Is he a lucky man? Nay, not so. "Diligence is the mother of good luck," as Poor Richard says, and Poor Richard was a wise man.

So far as success in life insurance is concerned, it may safely be said that upon industry hang all the law and the profits.

The harder the agent works, the more applications he will write; and the more applications he writes the more money he will earn. In full pay for actual work done, life insurance excels every other occupation.

If a man knows that he works hard and still doesn't succeed, he should carefully study his own capabilities and limitations as well as his entire environment. If he cannot apply the proper remedy, he would better get into another line of activity. "Seest thou a man diligent in his business? He shall stand before kings; he shall not stand before mean men."

Persistency.

Next to industry comes the heroic quality of persistency. Though but little less in importance, it is much harder to practice.

Industry hunts out the prospect; persistency seeks to interest and influence him. Industry starts the business; persistency explains, argues, and persuades until the good work has been done.

Men are seldom ready to buy life insurance. Sometime they are going to take out a good policy, they say, but they are not ready now; very likely, next year. The experienced agent does not take this too seriously. Certainly, he does not forthwith start for the door. On the contrary, he urges the importance of decision now. He gives the reasons, one after another, for action to-day, rather than to wait for an indefinite and uncertain to-morrow.

When tempted to give up, the agent should remember that as hard as his case seems to be, it will be better to keep on with this prospect than to go out and seek for another.

When, finally, the agent is ready to weaken, he should not overlook the possibility that his prospect may be almost ready to yield. Many an application has been written after the agent has thought the case hopeless.

Not long ago an agent was trying to interest a friend who had been a schoolmate in early life, and was then in business with his brother. The man had a wife, but no children, and practically all his capital was invested in the joint business. The agent, who was an insurance man of the first grade, had practically exhausted all his ammunition and was on the point of withdrawing in defeat, when his prospect was called to the telephone. However, the insurance missionary resolved on a parting shot. When his friend returned he addressed him as follows: "Billy, I should like to ask you one question. Tell me, frankly, how would your wife fare if she were thrown entirely into the financial control

of your brother?" That shot hit the bull's-eye. "Billy" hesitated a few seconds and then made answer, "She would fare mighty blank poorly if she fell into John's clutches. How much did you say $10,000 would cost?"

Of course there is such a thing as holding on too long, and thereby "queering" the case for the future; but persistency will win a dozen cases for every one it loses.

Often there may be good reason for not trying to crowd the case to the limit. Possibly, it may not yet be fully ripe.

"If at first you don't succeed, try, try again."

Perhaps some future call will win. An agent had called a number of times upon a physician who became somewhat annoyed at his persistency. In petulant tones the doctor told him that he wished he would stop coming; that when he got ready for insurance he would let him know. The average insurance man would not consider such a prospect as having very much value; yet in about a year that doctor sent for the agent and gave him an application for $10,000 insurance.

Discreet persistency always pays.

Thousands of widows are indebted for their living, not to the prudent foresight of their husbands, but to the bull-dog, never-say-die persistency of some hard-working agent. Do they thank him? Nay; but verily he hath his reward.

Cleanness of Methods.

The agent who expects to make life insurance his life work will be clean in his business methods. He owes it to himself to build up a reputation for truthfulness and square-dealing. He will not deceive his prospect nor misrepresent a competitor. While seeking to establish his own company in

the confidence of his prospect, he will not knowingly disparage or unjustly criticise another. In time people will learn to know him, trust him, seek his advice, and patronize him.

Loyalty.

The successful agent must maintain a right attitude toward his company, his general agent, his prospect, and himself. He must always remember that he is the representative of his company and that from his conduct the public will form their opinion of the company. Therefore, he should aim by every word and act to protect and magnify the good name of that company into whose care he is asking the insurants to trust their money and the future welfare of their dependents. Be loyal to the company.

The general agent has direct charge of the field and has set the agent to work—possibly has made him an advance. The interests of the two are largely mutual, and their relations should be confidential and sympathetic. As the general agent is responsible to the company for the business of the field, so the soliciting agent is responsible to his immediate superior. He should consult him freely, seek needed advice, and be frank and open in all his dealings. Loyalty to his general agent demands that the agent shall always maintain a high reputation and that he put forth his best efforts for business.

Loyalty to the prospect demands that the agent shall exemplify the teachings of the Golden Rule. He should not work for the commission alone, but also for the real interests of the insured and his beneficiary. When the agent is painstaking, honest, and straightforward, the prospect will never

discover that he has a twenty year term policy when he supposed he had a twenty-year endowment.

Finally, the agent should be loyal to himself. He should each day compel himself to do a good day's work—almost the same as though he were required to give to his superior a strict account of his day's doings. As all successful professional men are constantly studying to gain greater knowledge of their business, so must the successful agent ever be on the alert to gain such new ideas as shall the better equip him for the work of his profession.

"This above all: to thine own self be true,
And it must follow, as the night the day,
Thou canst not then be false to any man."

Courage.

The life insurance agent should be a man of good courage. He should not be afraid of any man. Many agents will readily approach the small man, but will shrink away from the big man. They should not forget that the big fellow is of the same flesh and blood as the rest of us, and that he should be neither feared nor neglected. Indeed, he is the very one who can be reached with the greatest profit. A certain agent recently for a single year reported to his company 55 applications which called for an average amount per application of over $30,000 insurance. This shows that there is big business for the man who has the courage to go after it.

An old book agent relates that he was once working in a small city where the most influential man was a banker. He dreaded to approach this "big" man to sell him a book. Again and again he passed the bank, but could not muster

the courage to enter. Having finished his canvass he felt ashamed to leave town without calling on this man and finally compelled himself to approach him, purely to relieve his conscience. When he had explained his mission the dreaded banker said: "Yes; Mr. B., a friend of mine, has told me of you and your book and I have been hoping that you would call, for I want very much to get a copy." The dreading was purely psychological,—the cause was only in his own mind.

"Faint heart ne'er won fair lady."

Patience.

No business requires greater patience than life insurance. Because it is possible to get an application, and thereby earn a good commission, on the first or second interview, there is apt to come disappointment and discouragement when the application fails to materialize. The agent must learn that only a small percentage of business is easily secured. Rather does it come as the farmer gets his crop—by seed-sowing and cultivation: first the blade, then the ear, and afterward the full grown corn in the ear.

As on the average it takes from ten to fifteen interviews to produce an application, patience must be permitted to have its perfect work. Plan wisely, work diligently, wait patiently.

Diplomacy.

When first approached most men without the slightest hesitation will say that they are not seeking an investment; that they are already worth more dead than alive, or that they now have all the life insurance that they can pay for, etc., etc.

Now comes the job for a diplomat. The agent in nine cases out of ten knows that his man is not speaking the truth; but he cannot tell him so. The man does not mean to prevaricate. It is simply his way of saying that he is not interested in additional life insurance. But what is to be done? The diplomatic agent simply smiles and good naturedly spars for an opening. He asks some simple question. He tries to make his prospect say something—it makes little difference what—but if he will only talk he will feel better and also give the agent a chance to "size him up," and to decide upon the proper line of attack. The agent professes to agree with what his prospect says, but shrewdly tries to get from him certain admissions which will pave the way for the much desired signature on the dotted line. The diplomatist smiles, is good natured, doesn't contradict, flatters a little, questions discreetly, and like a skillful fisherman quietly and deftly angles for his game. Poets may be born, but diplomats are made—rather they make themselves.

Courtesy.

Courtesy of course should be universal, but it is especially desirable in a salesman, and most of all in a life insurance solicitor. He has to win his way by first creating the desire for his goods and then persuading his prospect to buy. This is where a courteous and winsome personality counts. "A man without ceremony hath need of great merit in its place," says Poor Richard. It is not enough that the agent does nothing or says nothing that will in the slightest degree offend the good sense or the good taste of the desired client, but he must be able to attract his better nature and instinc-

tively insinuate himself into his good graces. The agent should, therefore, study to acquire those numerous details which characterize the perfect gentleman, and always to be watchful that no act or word of his shall create a prejudice against him. Eternal vigilance is the price of applications for insurance.

Must Understand Human Nature.

The successful agent should be a close student of human nature. Men differ as much in their mental methods as they do in their physical appearance. Some selfish—or possibly thrifty—natures want only endowment insurance —something for themselves. Others, more generous perhaps, or with greater confidence in their own ability, will take insurance only for protection. Some will lay emphasis on protection for wives; others for children only. Many say they prefer "to handle their own money," or "to carry their own insurance"—ignoring the fact that they can do neither. Men give all sorts of reasons for turning down the insurance proposition altogether.

While the proper study of mankind is man, one can learn much from essays and text-books on psychology. The solicitor must teach himself to recognize and respect individual idiosyncrasies. Something that will be effective in one case will fail in another. Seek to know your man. You may appeal to one man's pride, but must not suggest duty. You may cautiously flatter another for his success, but must not hint at any possibility of his own failure; but rather at the danger that others may scatter what he has so ably gathered. You are always safe in affirming any man's unalterable love for his dependents, but must

never intimate that he is not planning wisely for their future welfare.

Each case must be viewed from a slightly different angle, and the shrewd agent is alert to discover the proper avenue of approach.

Great emphasis is made by many successful agents that success is gained not so much by argument as by touching the feelings. The appeal must be, not to the brain, but to the heart. The application will come, not from logic, but from sentiment. Your man may be hard-headed and close-fisted, but he is human and has a heart. Find your way to his heart.

Power of Initiative.

We can all learn from others. The successful man can give most valuable pointers to the beginner or to one who is less successful. Nevertheless, every agent must strike out for himself. He cannot succeed by closely imitating some one else, or by blindly groping about in the dark. To a certain extent, he must have originality—the power to initiate—the ability to conceive and to carry out plans of his own. In life insurance work this will appear both in securing prospects and in writing applications. One agent is idle half the time for a lack of definite prospects, while another has more prospects than he can see. How did he get them? By various methods—methods involving the power of initiative.

Then, again, in an interview the agent may be defeated in various points of attack; but the power of initiative enables him to "bob up serenely," until finally he wins by saying and doing the right thing at the right time in the right way.

Promptness and Punctuality.

While these qualities are necessary to success in every calling, in life insurance they are especially desirable. The agent should have certain office hours and should be on hand promptly to meet a possible caller. If he has made an appointment, he should be punctual to the minute. He should neither lose his own time nor cause others to lose theirs. "Procrastination is the thief of time." A task never becomes easier by putting it off. "Have you something to do to-morrow," says Poor Richard, "do it to-day." When a prospect has been promoted, or has made some fortunate business venture, the agent should be very prompt in urging additional insurance protection before other plans have been formed. Many a prospect has been lost by too long a delay in getting after him. Either he died or the other fellow got there first.

Thought and Action.

In working life insurance intelligent thought and action must go together. While the agent must be industrious, active, and energetic in getting around he must also be thoughtful in properly working up his cases. One hour at his desk may count for more than a whole day in simply wearing out shoe leather. But herein lies danger. Most agents spend too much time at their desks. What would one think of a mechanic who habitually spent more time in sharpening his tools than in putting them to practical use? Yet many life insurance men unconsciously do that very thing. Nevertheless, thought is not only useful, but is absolutely necessary. The agent must carefully study how best to meet each particular case, and then convert thought

into action by going vigorously after his prospect. Having carefully loaded his gun, he should take good aim and shoot.

Ability to Concentrate.

The successful agent has learned to concentrate his thoughts and therefore his talk upon the real essential things in life insurance. The average man knows very little about the science of life insurance, and most men do not care to learn very much. And so there is always a danger, either in answering the questions of the prospect, or otherwise, of drifting too far away from the main point.

The modern military leader has learned the importance of concentration upon one point instead of an attack along the whole line. Likewise, the agent should use a rifle instead of a shotgun. He should be brief, practical, emphatic, and as insistent as the circumstances will permit. Into his prospect he should hammer two ideas: "Secure protection." "Do it to-day."

All Controversies to be Avoided.

Men hold different opinions on the various phases of life and especially do they differ in their views on politics and religion. Some men are very tenacious of their convictions and very sensitive concerning them. The shrewd agent will avoid all controversies and will take no chances of running against the prejudices of his prospects.

Men of deep-seated convictions get keen enjoyment out of public or private discussions, and sometimes they may feel it a duty to try to convert another from the error of his ways; but the life insurance agent is never to forget that while he will very seldom gain a client as a result of a more

or less heated discussion, it is the easiest thing in the world to say something which will completely alienate one who might otherwise be a first-class prospect.

Be independent in your opinions, and don't be afraid to let it be known where you stand; but never permit yourself to engage in any bitter or acrimonious or even partisan controversy.

"The bitter things that we don't say will never come back to plague us in the future," as Poor Richard says.

Determination to Succeed.

The agent who has read the qualifications for success in life insurance salesmanship may conclude that success comes high. It does. That is the reason the commissions are so good. That is the reason there are not ten times as many agents as there are.

But within reasonable limits, it may be said that in life insurance field-work success will come to any man who is willing to pay the price. The price is intelligent and persistent effort. By giving due attention and thought thereto, most men can make their efforts intelligent; any man can be persistent; and all men can be industrious in their attempts to get business. It rests upon each individual to say, "I will," and then to compel himself to carry out that decision. A rich reward awaits the man who is determined to succeed. The merchant must wait for the coming of his customers; the lawyer, his clients; and the doctor, his patients; but the life insurance man can go out in search of business. Nay, he must do so. He is more truly the architect of his own fortune than a man in any other line of business in this workaday world.

THE AGENT AS A MAN OF GOOD CHARACTER

The Importance of a Good Name.

Shakespeare says that a "good name in man or woman is the immediate jewel of their souls," and the writer of the Proverbs says that "a good name is rather to be chosen than great riches."

Every man should establish for himself a good reputation. This can be done by building up a good character, and character-building can be done, and has to be done, by each man for himself. Family reputation is a good starter, but it cannot keep the machine in motion.

In life insurance a good character is necessary for the highest degree of permanent success, and the agent whose cupidity leads him to think that it is smart and profitable to obtain an application by misrepresentation and deception will sooner or later realize the full truth of that old-fashioned proverb that "Honesty is the best policy."

Honesty.

The agent should be honest in all his dealings. He should pay his debts and meet all his obligations promptly, and never attempt to drive a shrewd bargain by beating down the price. In cases of dispute he will learn that it is not only generous but also profitable to make concessions. The old precept, "With what measure ye mete, it shall be measured to you again," may find more tactful expression in the modern adage, "He who knows he is right can afford to be generous."

Truthfulness.

The agent should be a truthful man. His daily life should be such that all who know him will freely accept his statements at their face value. All men, or nearly all, hate lies and despise liars; and most men will have little to do with men of this type. This is pre-eminently true of a thing so intangible and so little understood by the majority of intelligent men as life insurance.

Reliability.

The life agent should be a man of reliability. The weak and unstable fellow may not do much harm, but he never amounts to much. The dependable man not only does whatever he says he will do, but he does that which is expected of him—generally more than is expected. People know where to find him, because they have learned that he "will stand without hitching." He gains the universal respect and good will, and in time will enjoy the profit, which comes from such esteem.

Cleanness of Life.

The agent must be a man of clean life. "Women and wine, game and deceit, make the wealth small and the wants great," as Poor Richard says. Gambling, intemperance, and immorality will ultimately destroy both body and soul. Most people lead clean lives and they will do business with those who do likewise. The seller of life insurance appeals to the better nature of men, and an appeal from a man who is even under suspicion will not be very effective. The vicious man is out of place in the beneficent and altruistic work of life insurance.

Sincerity.

The man who is honest, truthful, reliable, and clean will naturally be a sincere man. He should believe in his work, in his company, and in his contract. He will never try to induce a client to do something which he himself will not do. When he says a thing he means it, and people learn to have respect for his opinion. When he recommends insurance in a particular company, they trust him and believe that it is all right.

It may be urged that there are successful life agents who do not line up with the tests herein given. Unfortunately, that is true. These men are especially strong in certain directions, but in the long run their marked weaknesses usually undermine their temporary successes. How much more enduring and substantial their success if only they were better men.

The agent who has an aspiration to live a true and noble life will assuredly win the confidence of his fellow men, and he will have the satisfaction of seeing this confidence converted into a goodly amount of that stuff which, while it may in time corrode, is nevertheless mighty convenient to have.

"The honest man takes pains, and then enjoys pleasures; the knave takes pleasures and then suffers pains," as Poor Richard says.

The world contains all sorts of people. Sometimes, it is wise to call it, not a life insurance policy, but a "protective contract," which can be secured, not by paying an insurance premium, but by making "a deposit."

THE AGENT'S PREPARATION

Insurance Information in General.

It is not necessary that a successful insurance agent be a walking encyclopedia of general information, nor that he be a fully equipped actuary. He cannot, of course, know too much about the insurance business,—if only he is wise enough to keep most of his knowledge to himself,—except when, little by little, an emergency may call for it. The learned talk rarely produces an application.

The agent should have some knowledge of the fundamental principles of the business. He should know the difference between life and endowment policies; what is meant by reserve, capital, surplus, dividends, loading, interest, etc.; and should understand that the premium is sufficient to mature every contract.

He should read up on the growth and development of insurance, and should know something about the relative age, size, and standing of the different companies.

He should be able clearly to state the difference between old line companies and assessment associations, and to demonstrate the lack of permanency in the assessment idea.

He should come pretty near "knowing all about" his own company, its history and present strength, its peculiar advantages, and its method of dealing with its agents and policyholders.

He should master the terms and conditions of his company's contract. This contract is all that the insured has to show for his money, and the agent should be able to make

his client see that in all the world of investment there is nothing else quite so good.

He should know how to use the insurance manuals and other helps; but should go slowly on statistics and place no faith in the importance, usefulness, or pertinency of "ratios." It is easily possible to construct a ratio which will prove in at least one respect that the poorest company surpasses all the others. The multiplication table is infallible, but figures can be made to lie.

He should fill his mind with the regular reasons for carrying insurance, and be quickly able to answer all objections that can be raised.

He should also familiarize himself with the company's rate book, application blanks, and miscellaneous literature.

Some Essentials in Particular.

Now, an agent may know much more than has been indicated and not succeed, or he may know very much less and become brilliantly successful. He who would win the largest measure of success must study himself and learn whether he possesses or can acquire the necessary qualifications for life insurance work. Three things are especially necessary:—

First. He must be at least a fair judge of human nature. Men differ, and we must take them as we find them. A little study of psychology, or human nature, is quite essential to success.

Second. He must have or acquire the elements of successful salesmanship. This includes the ability to describe his goods in an attractive manner, and so to influence his prospect that the latter will yield to his winsome persuasiveness. The agent must learn to present his argument so as to appeal,

for the most part, not to the brain, but to the heart of his prospect; not to his intellect, but to his feelings. This is where so many agents are weak. Most men are proof against logic, but will yield to sympathy and impulse—when you give the button the proper touch.

What does it profit if your prospect gain the whole world of insurance information and you fail to get his signature and his cash?

Third. Perhaps the most important essentials are the willingness to work and the ability to do so intelligently and persistently. This is the stone of stumbling to most agents, who do not seem to realize that work of the right sort is the real corner stone of success. "Would you live with ease," says Poor Richard, "do what you ought—not what you please."

The agent who will diligently and faithfully sow seed along the lines herein indicated will find himself reaping a rich harvest of commissions as a reward for his efforts.

"How much will a $10,000 policy cost me?" "Nobody in this wide world can answer that question. One single deposit of $268.80 (age 35) may secure for your family the full sum of $10,000. You would consider 10 per cent a pretty good investment, wouldn't you? But the above, with dividend deducted, would be over 4000 per cent. If you will tell me how long you may live, I can tell you what the cost will be. One thing is certain, your annual deposits will be splendidly invested."

THE AGENT'S FIELD

Best Results to Be Secured Near Home.

One town or city may be better than another, but wherever civilized men live, move, and have their being, there may the life insurance agent ply his calling with a degree of success largely dependent upon his own efforts. In theory, the agent's field is the entire region covered by his contract, and every insurable man is his possible prospect. His real prospects, however, are only those he can see, and with whom he can get into close contact. He might better have a list of 500 names of persons whom he carefully cultivates than 5000 whom he rarely sees. Just as the thrifty farmer discovers that he can get better results from the "little field well tilled than from a large one half neglected," as Poor Richard says, so the wise agent learns that he can produce more insurance by keeping near at home than by roaming widely a-field.

Temptation to Seek Business Elsewhere.

When things are quiet around his own neighborhood, it is very easy for an agent to imagine that business is much better in the town over yonder. Accordingly, he spends his time and good money only to find that business is likewise dull over there. Moreover, he often learns to his sorrow and chagrin that while he was away a competitor captured one of his prospects, whom he had not seen for a long time.

Chasing after the pot of gold at the end of the rainbow may give good physical exercise, but it will not yield the best

results in applications for life insurance. On the other hand, intensive cultivation by the use of snappy letters, crisp and timely circulars, and frequent personal calls—even if insurance is not always discussed—will in the long run bring substantial satisfaction.

A prophet may be without honor in his own country and among his own kin, but in life insurance the agent of the right sort will do his best work among his friends, neighbors, and acquaintances.

THE PERSONAL TOUCH

Is the Agent a Meddler?

Many persons regard life insurance solicitors as presuming meddlers. In their view the agent goes uninvited to an individual, not to sell him something which he has decided to buy, but to pry into his personal affairs and to tell him what he ought to do for the benefit of his dearest interests. Doesn't the prospect love his wife and children, and doesn't he know enough to look out for their welfare without having to be told by some gain-seeking outsider what he ought to do?

When the agent is received with scant courtesy he should remember—notwithstanding the tremendous importance of his business—that to some extent he has been meddling, and with profane feet treading upon holy ground.

The Agent's Problem.

The great problem for the agent is, therefore, how to break down the barrier of prejudice; how to get the prospect to look

upon him, not as an impudent meddler, but as a well-wisher, if not a friend; how, in a word, to get "next to" the man whom he would truly serve—even if it is to be with profit to himself.

Many cases require the utmost tact. First convince yourself that the prospect really needs insurance and that his interests would be benefited thereby, then study how you may win him by revealing to him his needs.

"If you would persuade, speak of interest, and not of reason," as Poor Richard says.

Personal Touch Vital.

The matter of getting into personal touch is one of the most vital phases of life insurance salesmanship. It must be studied with painstaking care, though particular rules are not easy to define. A man will turn down one agent to-day, and to-morrow or next week will give his application to another. Why? Because the latter was able to get into closer personal touch.

A Result of Confidence Won.

An agent was once introduced to a prosperous merchant by the president of a local bank, who was a policyholder. The merchant bruskly said he had all the insurance he wanted and refused to discuss the matter. Later, however, the agent won his confidence and, during the ensuing four years, wrote him on four separate occasions for an aggregate amount of $26,000 insurance. Now, the agent was just as good an insurance man at the beginning as at the end, but he was a stranger and lacked the personal touch. Every successful agent has had many similar experiences.

In an eastern city the district manager of a certain company and one of his associates had each tried in vain to interest "the man across the hall"—their nearest neighbor. These occasional efforts covered a period of five years, and the prospect was regarded as hopeless. One day an agent of the same company from a neighboring city dropped in and wrote this "hopeless case" for $10,000. How did it happen? "Personal touch" in the club and on the golf links.

Seeking for the Personal Touch.

As has been said elsewhere, the agent must use every possible means for getting into the closest personal touch with the men he wants to insure. He must extend his acquaintance and throw out broadly his lines of business and social contact. He should learn all he can about the prospect, his family, business, and personal characteristics. Most men have some human weakness—some special avenue of approach. Possibly it may be a great virtue, like love for a little daughter. The agent must try to find this gateway to the man's inner self by winning his friendship and confidence. Here is where the importance of business connection, club membership, committee work, games, etc., comes in.

We sing, "Blest be the tie that binds." And this is a splendid religious sentiment. But the tie that binds in the life insurance business is the "personal touch." Seek diligently for it. Get all the insurance wisdom you can, but with all thy getting, get into close personal touch with the man whom you are trying to insure.

OBTAINING PROSPECTS

Indiscriminate Soliciting.

Most agents at some time have to do more or less indiscriminate soliciting. To call unintroduced, upon total strangers, whose faces you do not even know, and who do not know you, is the hardest and least satisfactory way of working life insurance. In the old days of big tontine estimates there were some Napoleons of insurance—and also some lightning prevaricators of the first grade—who could secure from strangers the applications on the first interview, and there are still some men who can get business in this way. But nowadays a comparatively small proportion of the total business is so written.

Another and better way of getting into touch with strangers is to make up a select list, obtaining the names from doctors, bankers, or other well informed persons, and from various happenings in the newspapers, and note all the information that can be secured in regard to health, family, financial ability, etc. In this way the agent is saved from fruitless calls upon one who is uninsurable, or without means, or unhappily married, or possibly where divorce proceedings are pending or imminent.

Letters of Introduction.

The right sort of introductions and letters of introduction are of great importance. An old story of the elder Rothschild is worth repeating: A son of an old friend had gone to Paris and was kindly received; he explained his plans and asked M. Rothschild for a loan. "No," said the financier,

"I will not lend you money. But, come, take a stroll with me." During the walk M. Rothschild introduced the young man as his friend to a number of his acquaintances—a banker among the others. The young man caught the hint and soon discovered that a "friend" of the great Rothschild could get all the accommodation he needed. An introduction should be one that will count.

While in making first calls upon strangers the agent will sometimes be received with cold civility—and occasionally with rude incivility—he will find that on a second or subsequent call his man has considerably thawed out and in time will not merely become a real prospect, but an actual insurant. It lies largely with the agent himself.

Prospects by Mail.

Some successful agents secure a good proportion of their prospects by means of inquiry cards inclosed with circulars or personal letters. While the great bulk of such mail matter brings no response, yet these agents feel that the right kind of effort along this line makes it well worth while. This is especially true where the letters or circulars are followed up by personal calls.

Working Among Friends and Acquaintances.

Every insurable friend and acquaintance should be a prospect. Some agents feel a little delicate about trying to make money out of their friends. On the contrary, they should realize that they are doing their friends a great favor when they induce them to apply for insurance. Then, too, most persons prefer to do business with friends or customers rather than with strangers. Don't wait for the friends to ask for

insurance. Go after them—go hard. A gentleman once asked another who had just applied for insurance why he had not given the business to B., a common friend. The reply was, "He never asked for it."

The wide-awake agent will get into the closest possible touch with every person he knows; and by personal calls and the use of the mails, make them his actual prospects.

Help from Policyholders.

Because an agent has written a man once he should not to his ease sit down, nor lay his armor by, and conclude that he is through with him. He has only begun. Few men are fully insured and policyholders should be the best stock in trade. They can easily be approached and they are always willing to hear something new about the company. In this way their interest can be maintained, and at the psychological moment they can be written for more insurance. Moreover, many of them have sons, brothers, fathers, or friends who can be reached through their influence. The agent should not wait for them to make the suggestion, but should discreetly seek their aid and co-operation.

Placing Prospects Under Obligations.

Some men are so abundantly supplied with the milk of human kindness that they take as naturally to good works of various kinds as a duck takes to water. The insurance man would do well to be full of good words and kindly deeds. If he cannot do so from the pure love of it, he should study to do so as a matter of policy. He should be fruitful in schemes to get men under obligations to him. For instance, he could send customers or clients or patients to desired prospects;

he could give verbal or written introductions; invite a prospect to a baseball game; take a prospect (and wife) to the theater or opera or out for an occasional automobile ride, or on some special excursion. He might nominate one for office in some society or for a member of a committee; or offer a vote of thanks for service rendered. Compliment men for what they have done and speak well of them and their families. Don't overlook the ladies—and the babies. Don't be too conspicuous about it, and don't put it on too thick. Be discreet; but remember, that while "soft words butter no parsnips," as Poor Richard says, men like to be appreciated and to be thanked for what they have done.

While it would be in bad taste to remind men of what you have done for them, most men spontaneously recognize obligations and sooner or later will repay them.

The resourceful agent will gather from these suggestions some ideas for putting prospects under obligations and of thus bringing men into close personal touch with himself. Every insurable man in your field is a prospect—in the making. It is up to you to make him a real and profitable one.

Getting Help from Others.

Of course every agent will carry a policy on his own life in the company for which he is working—unless he is uninsurable. You are thus to show your faith by your works.

Then he should see that every medical examiner is likewise insured in the company. The physician ought to be a most valuable helper in giving suggestions and in using his influence on behalf of the company. In this way he helps you and gains examination fees for himself.

Every policyholder should be discreetly urged to speak a

good word for you among his friends and acquaintances. Men from time to time discuss insurance among themselves and a friend or policyholder can often tell you of a person who can be interested in insurance.

Just recently a total stranger who lived in another city dropped into an agent's office and applied for $12,000 insurance. He had been sent by his brother—who was a policyholder and a friend.

Then, too, be watchful for the boys—especially the sons of policyholders—who are reaching insurable age. They are the future insurants. Make friends with them.

"Help thy friends, and thy friends will help thee," as Poor Richard says.

Personal Letters to Prospects.

It has been suggested elsewhere that the agent should occasionally write a personal letter to his prospect. Few agents do very much along this line, and yet, without doubt, letter-writing can be made a profitable part of a solicitor's field work. Brief congratulatory letters on birthdays or other anniversaries, on occasion of promotions, expansion or change of business, moving into a new home, election to office, or when anything unusual has happened, are always timely and are always appreciated. Good taste and good policy alike demand that no shop-talk should be introduced into such letters. They are to be purely an expression of good will and best wishes for success and should be discreetly and tactfully worded. To be sure, it is in order to offer verbal congratulation when it can be conveniently done.

As letters can be written at any time, day or night, or can easily be dictated to a stenographer, nothing can be lost and

at least something gained by sending a prospect a letter on some special phase of insurance. While in nearly all cases it will take the personal presence of the agent to get the application, occasional letters will at least serve as one means of keeping in touch with the prospect. Sometimes, indeed, the letter gets the application.

Nursing Prospects.

Very few men will buy insurance when the agent thinks they should, or as much as he may think their family needs require. Consequently, it becomes necessary to nurse them along. Here is where an agent may show himself to be a veritable genius or a tactician of a high grade. He should try to become well acquainted with his prospect and should meet him on social or business occasions as frequently as possible; but he should by no means discuss life insurance every time they meet. The agent should never mention insurance except with some definite purpose in mind. If the prospect opens the subject, answer him, but briefly and suggestively, leaving him in a mood to ask more. Write him an occasional letter on some special topic and send him from time to time such printed matter as may fit his particular case. It is a good plan in your earlier calls to make note of his insurance, as maturing policies afford a good opening. While the agent should avoid "pestering the life out of his prospect," he should make frequent brief calls, and at opportune times put on strong pressure for more insurance. He has an interest in his prospect and should try to build his fence so high that no competing agent can enter.

"In the morning sow thy seed and in the evening withhold not thy hand."

THE AGENT AND THE INTERVIEW

Importance of Seeing the Prospect Alone.

When possible, the interview should be arranged by appointment, but, of course, it happens that most interviews have to be secured on the catch-as-catch-can plan. The timeliness of an interview, however, is most important. The tactful agent will seek to call at an hour that is perfectly convenient for his prospect, and will greet him with a winsome smile and a hearty hand shake. He will try to see him alone, as the presence of a stenographer or partner prevents a free and confidential talk, and spoils the effect of the agent's best efforts. It is practically impossible in the presence of a third person to get "under the skin" of the prospect. His better nature may tell him that he ought to take the insurance, but he is rarely receptive, and is ashamed, after he has hesitated or once said, "No," to have others see him "weaken." Consequently, he steels himself and is generally proof against the strongest appeals. If you were selling a customer a hat or a suit of clothes, attending conditions would make little difference. But selling life insurance is like trying to catch gamy fish—all the conditions must be just right. There should be no interruptions or distractions to absorb the attention or to dissipate the impressions you are trying to make. The agent should, therefore, study how best he can manage to see the prospect alone, when he can most effectively say things that might otherwise seem "stale, flat, and unprofitable."

Should Submit a Definite Proposition.

The agent will not spend much time in glittering generalities, but will get right down to the business of life insurance. He has studied his man, knows something about his business, income, family needs, personal plans, prospects, etc. He has prepared a short and attractive proposition with which to catch the eye and upon which to focus the attention. The plan presented should be one that is best suited to the case and no other should be discussed—unless the prospect himself insists upon it, and it may then be best to switch to his plan.

A Brief and Pointed Presentation.

The agent will not deliver a lecture on insurance. He will not saw the air, nor pound the desk; but, getting as close to the prospect as possible, and looking him squarely in the eye, will make a clear, concise, simple, and brief talk, emphasizing the needs of protection and the importance of a prompt decision.

He will by all means avoid the danger of talking his man into insurance and then talking him out of it; but will watch for the psychological moment and then strike!

Meeting Various Excuses.

The prospect is likely to make all sorts of excuses. He has already provided for his family, or is doing so; he hasn't the ready money; or he doesn't want his premiums to fall due at this time of the year. Of course, the agent will quickly offer time, or the application of the short term or fractional rate to defer the renewal date, and will urge the importance of a decision now. One by one, he will brush aside all ob-

jections and will dwell upon the absolute need of protection —a need which may become urgent and immediate. He should be able to cite cases where men they both know have been snatched away within a year or two after taking out insurance; or where men have lately died without adequate protection and where a few thousand dollars would have meant everything to their families. Everywhere there are plenty of sad cases—cases of suffering and want where there might have been happiness and plenty.

"For of all sad words of tongue or pen,
The saddest are these: 'It might have been.' "

The agent will not always wait for the prospect to say "Yes"; but will, with delicate tactfulness, ask the questions set forth in Part I of the application. If he can get the signature of the prospect by some discreet suggestion an important part of his work has been done.

Making the Settlement.

Then comes the matter of the settlement. In most cases the agent can collect the premium in advance, or accept a note therefor, and thus put the insurance in force from date. The applicant can easily be made to see that this is the proper and natural thing to do. Just give him the receipt and explain what it means. If the settlement is not made, there may happen any one of several things which will destroy the business, deprive the prospect of needed insurance, and cause the agent to lose his expected commission.

One Method of Finesse.

A very successful agent in the hardest cases urges the prospect to see the doctor to find out if the "necessary cer-

tificate of approval can be secured." If it cannot, nothing more need be said; but if it can the plan and amount can be discussed later. This method can be made enticing and effective when necessary to resort to it. The agent quoted finds it much easier to deliver a policy which he holds in his hand, than to bring his prospect to a positive decision in advance.

The same agent does not ask the applicant to sign Part I at the time the information is elicited, but has the doctor secure the signature when the examination blank is signed. This method contemplates making the supreme effort on the delivery of the policy.

The Supreme Effort to Close.

It has been said that an agent should go to the prospect, not "to talk insurance, but to get the application." There is something in this. Of course, a talk must lead to the application; but the application is the end sought and the talk the means to that end. In most cases there is perhaps no good reason for delay. If the prospect admits the need of insurance, but says he must wait until next fall or next year, the agent should generally stay right with him. He should point out the danger of death or of physical impairment and should emphasize the fact that the annual increase of the premium will be from three to five per cent. If a man were planning to invest next year in a certain stock which was paying five or six per cent, and he happened to hear of a chance to pick up some of this same stock at a price that would net nine or ten per cent, four or five per cent above the normal rate, he would make a desperate effort to get the money. Men think they can buy life insurance at any time,

and they don't fully appreciate what the increase of premium means. If the prospect really intends to insure next year why should he take the chances involved in delay and also lose the vital difference in premiums—for life? The agent should seek to reduce to the minimum this "next year's" business. So many things may happen. Business reverses, sickness, death in the family, loss of position, fear of dull times ahead, are some of the things which interfere with the fulfillment of a promise to take out a policy in the future; not to mention the likelihood of a competitor reaping the harvest first.

The agent should therefore concentrate all his energy and bring to bear all the strength, earnestness, and determination of a well-disciplined personality to close up the case.

"An application in the hand is worth a whole dozen to be secured next year," as Poor Richard might have said.

Beware of the man who is going to secure figures from different companies and is going to study out the question free from the importunity of agents. Tell him frankly that while you have great respect for his judgment as a business or professional man, he cannot work out the question for himself, because he does not know how to apply the vital tests; that while he will of course select a good company the chances are that he will select the poorest of all he considers. You can help him to an intelligent decision. Make every possible effort to secure a personal interview.

A SECOND OR SUBSEQUENT POLICY

Seeking Additional Insurance When Delivering a Policy.

In many cases the best time to press a prospect for insurance is when you are delivering a policy. Your man has been fully worked up; you have carefully and fully explained the contract and its splendid advantages, a satisfactory medical examination has been passed, and the insurant is able to carry more. Additional insurance can be secured from the company simply by asking for it. Considering the uncertainties of life and the liability to physical impairment, this is a valuable privilege, and the shrewd agent makes the most of it. The agent who doesn't try hard to place additional insurance misses an excellent opportunity.

Little Danger of Over-Insuring.

There is very little danger of over-insuring a prospect. On the contrary, the amount is generally not placed high enough. The prospect is apt to accept the amount suggested and not infrequently is flattered when it is placed high.

Sometimes, though perhaps not often, the applicant himself will suggest a larger amount. Recently an agent solicited a young married man of fair income for $1,000. The prospect had been thinking of insurance and was easily convinced. "But," said he, "why should I stop at $1,000? You may make it $5,000."

Very true. If $1,000 is good, why is not more better?

A western solicitor once met a ranchman at a country hotel where they were both spending a few days. Between

cigars and visits the insurance agent urged upon his new friend the importance of taking out a $5,000 policy. The amount was a guess as he knew nothing about his prospect, save that he was buying cattle. The agent was so earnest and impressive in his presentation, that finally the ranchman inquired somewhat anxiously, "Why couldn't I get $10,000?" Sure enough! He could, and he did.

One May Sow and Another Reap.

Many an agent has found, to his sorrow and chagrin, that not long after he delivered his policy, a competitor has written his man for a larger one. He sowed the seed and the other gathered the richer harvest. On the other hand, you should always be watchful in trying to catch a competitor napping along the same line.

Alexander wept for new worlds to conquer. The life insurance agent is more fortunate. He can, and he should, conquer the same world several times.

When the prospect firmly declares that he is not seeking any investment at this time, the agent should quickly respond, "I am not asking you to make an investment, but merely to protect those already made. I am offering a contract under which you can have your salary or income continued permanently in 'case anything were to happen to you.' In such an event your family will not need to leave the Avenue for a residence on Submerged Tenth Street."

THE NECESSITY OF SYSTEM

Men Work Haphazardly.

Order is heaven's first law, and yet most life insurance men have never made the discovery. At any rate they have very little, if any, system in their work. They trust too much to the memory and do things in a haphazard way. They forget that system saves time and that time is money. The importance of intelligent system cannot be over-emphasized. Just as the wise manufacturer studies the ingredients of his product, as well as his markets, so the prudent life insurance man will study to master the factors that make for success in his business. Helpful information can be secured from experienced agents and from insurance publications.

Should Have a Card System.

System will promote success. The agent should be systematic in gathering prospects, and especially in keeping a record of them. He should have working cards upon which to note all desirable data and to which he can instantly turn. He should keep in fresh touch with his cards, watching for birthday changes, premiums due, policies maturing, births, marriages, deaths, change of business, increase of salary, date of last visit, etc.

Should Plan the Day's Work.

The agent should be systematic in making his calls. He should lay out his day's work in advance, taking twice as many names as he can use, so as to make up for those who

are out or who cannot be seen. The route list for the day should of course be as compact as possible. In everything plan to save time.

Letters and Literature Should Be Filed.

Letters received and copies of important letters written, should be carefully filed away; all company reports, letters of instruction, and helpful literature should be kept where they can be easily found. Frequently an hour is spent in trying to locate something which ought to be found in a second.

The Agent Should Do a Good Day's Work.

The man who is determined to succeed will school himself to do a good day's work every day. He could profitably try to average a certain number of calls, or to work a given number of hours, or at any rate he can be regular and systematic in his labors, and satisfy himself at least that he is putting forth his best efforts to secure business.

He Should Keep Tab on Himself.

He will greatly profit thereby if he will compel himself to make a daily report of the calls made and the interviews secured. The value of this suggestion lies in the fact that a good man will soon become ashamed of his hitherto easy-going manner of life and will brace up. Hundreds of times agents have gone out and secured an application after they have thought their day's work done.

"Keep thy shop well," as Poor Richard says, "and thy shop will keep thee."

COMPETITION

Don't Run Down Rivals.

Having studied fully into the strong points of his own company, the agent naturally comes to the belief that his is the best company in the world. Yet, he must recognize the fact that all well-established, old-line companies are not only good, but that they are the best and safest institutions that exist. The agent should not, therefore, speak disparagingly of any company, nor run down its representatives. If he permits himself to make any error at all, it should be in sounding the praises of both the company and the agent. The solicitor should realize that he is not arguing a case before a court where logical argument and just judgment prevail, according to the law and the evidence, but that he is to gain his success by an appeal to the better nature, the sentiment, the finer feelings of his prospect. On the general theory that "you can catch more flies with a spoonful of honey than with a gallon of vinegar," as Poor Richard says, the agent can get into closer touch with men when he speaks kindly of his rival than when he speaks of him in terms of asperity.

Pressing Home One's Own Strong Points.

Admitting the good points of his competitor, the agent is all the better prepared to emphasize the strong features of his own company and its contract. He is to remember that it is not only the facts that count, but also the peculiar way in which they are presented. The prospect should be made to see that getting the insurance *now* is the essential thing,

and that the particular company is, after all, only an incident. If a competitor is making misrepresentations of any kind, the suggestion should be made that all pertinent points be reduced to writing and duly signed. This will appeal to the prospect as a fair proposition and the different claims can be easily met.

Keeping Well Poised.

Above all, the agent should keep good-natured and sweet-tempered—even when he loses.

An agent was once trying to insure a young man for $2,000. He went into the case fully and fairly; but in spite of his better showing, lost to a rival—on a rebate, which he declined to meet. However, he kept his poise and retired in good humor. A year afterward the father of the young man invited him to come around and write his son for $5,000—and there was no competition this time.

Retiring from a Hot Contest.

While every agent likes to win a hotly contested case, and while none likes to run away from a competitor, it may after all, in most cases, be more profitable to retire from the contest and to go out to seek new applicants. It will generally be found that more insurance and larger commissions will come where no competition exists than where many hours of time and a large volume of nervous energy are expended in a red-hot fight.

Dividing the Insurance.

Many shrewd agents when they find themselves in a sharp contest, instead of wearing out both themselves and the

prospect in a fight to the finish, suggest the wisdom of dividing the insurance. Nearly always this is satisfactory to the insurant, who is pleased to have the matter quickly settled and to have his insurance in different companies. Blessed are the "piece-makers," for half a loaf is better than no bread at all.

Indirect Competition.

Nearly all agents at one time or another experience what one might call instances of very annoying indirect competition. This occurs in those cases where the prospect has been written once and is regarded as good for more insurance sometime. You have given him satisfactory reasons why he should have insurance in your company and have felt perfectly safe for the future. Nevertheless, after a year or so you learn, with surprise and disappointment, that a competitor, with an inferior company, has entered your preserves and carried off your game. Frequently, the policy is larger than the one you wrote. How did it happen? Had you not told your client that yours was the best company; that the contract was the most liberal; the dividends the largest? And yet he has taken insurance in this inferior concern! You feel hurt. But did you not leave the bars down by failing to write all that your prospect could carry? Did you not neglect him too long? Or is your competitor a stronger man than you? In your own self-defense, you should give careful study to questions such as these, and learn to be more vigilant in the future.

"While thy servant was busy here and there, he was gone!"

THE AGENT AS A MAN OF AFFAIRS

Identification with the Social Life of the Community.

To be really successful the agent must not be a cypher in the community, but should be a man among men. He should be a man whose opinion is sought and whose judgment is respected. As far as possible, he should be interested in the business, civic, benevolent, and religious affairs of the town. He should be a member, or at least a regular pledged contributing attendant, of some church; a member of at least one of the great secret societies; a member of the business men's club, and some of the scientific, social, athletic, and other clubs and societies which exist in his community. He should attend the meetings, contribute to their support, and be willing to serve on their committees.

It may be urged that this will take time and money. That is true. "But," as Poor Richard says, "he who could catch fish must venture his bait." The time and money will be well spent. These things will enlarge one's acquaintance, and help to bring one into close touch with men who ought to become good prospects and clients. In this way hundreds of men whom the agent would not otherwise meet will learn to know and appreciate him. While they may not call upon him to buy insurance, they will always grant him an interview when he asks for it, and it is then up to him to do the rest.

Many an application has been written as a result of club membership or a game of golf or tennis. The agent may lose the game, but in time he will win an application.

Connection with Business Concerns.

The agent will find it a splendid field for investment to own stock in banks, factories, and other local enterprises. Instead of putting his savings—even if they are not large—into individual holdings, or into railroad or industrial companies, he should invest his money at home. The more concerns with which he can get identified the better. If he can become a director in a bank or other enterprise the advantage will be a decided one. Nothing succeeds like success, and the world respects and honors the successful man in every walk of life.

The investment is to be made not for the direct dividend which will come therefrom, but for the help that the connection will be to him in securing applications for life insurance. He should not of course violate good taste, by talking shop in season and out of season, or suggest to the officers, stockholders, or employees of these companies that they should buy insurance of him because he is identified with them. He will not need to do this, since they already know of the identity of interest, and in nine cases out of ten they will on that account give him the preference.

The main point is that the business association brings the agent into close contact with other men. He becomes well, if not intimately, acquainted with them, learns much concerning their circumstances and characteristics and therefore knows how to approach them, and drive home the arguments which best suit each particular case. This he should not hesitate to do.

Then, again, these associates, having become his friends, will be glad to use their influence among their friends on behalf of the agent, who thereby gains new prospects.

THE VALUE OF TIME

Too Many Hours Frittered Away.

"Dost thou love life," says Poor Richard, "then do not squander time, for that is the stuff that life is made of."

The sin which doth so easily beset most life insurance men is the failure to appreciate the real value of time. It is not that men should put in long hours of work, but that they should make the most of the ordinary working hours of the day. Confessedly too much time is spent in the morning in attending to certain duties at home. Then, there are many little matters at the office, and the forenoon is well-nigh spent before the agent—who imagines that he has been busy—is ready for the real business of his profession, the securing of applications for life insurance.

Cash Value of Calls and Interviews.

A number of systematic field workers have figured out the cash value in first commissions of their calls and interviews, and one company has compiled the work of twenty-five selected men. These men, it may be noted, are not the big producers, but the writers of average sized policies. The results vary, but in general it has been found that calls are worth from $1.00 to $2.00 each, and real interviews from $2.00 to $3.00 each. It has been observed that men would not need to be urged to their best efforts if they were paid on this basis for calls and interviews, and yet that is what their efforts would bring—not to mention future renewals. If compensation were made on the basis of calls actually made, no agent would strike for an eight-hour day.

The Time of the Prospect.

The agent should never forget that the time of the man he wishes to see is also valuable. He should accordingly call upon him when he is the least busy. He should prepare himself for the interview and learn to be brief, terse, and concise. He must not deliver a lecture on insurance, but must condense into five minutes what he may have spent an hour in working up. The prospect doesn't care to know very much on the subject. If once he admits the need of insurance, the main question that he will ask is, "What am I to give and what am I to get?"

The Use of Stenographers.

Many agents find it profitable to employ stenographers to attend to the details of office work. When good help can be secured at from $40 to $75 per month, a solicitor's time ought to be too valuable to be spent in keeping records, making out propositions, writing letters, mailing circulars, and work of that kind. Possibly to some the matter of cost may seem prohibitory, but it always pays to let $1.00 go if thereby $2.00 can be brought back. Directly and indirectly many useful suggestions and now and then an application will come through the lady of the typewriter.

The life insurance agent should commit office details to others, and himself go out in search of applications for insurance. Railroad managers don't use the magnificent Mogul engines for switching purposes, but for hauling long trains over heavy grades. Keep busy with a man's job.

IMPRESSIONS THROUGH THE EYE

How Best to Influence the Prospect.

Psychologists tell us that actual experiments have demonstrated that 80 per cent of all the impressions made upon the brain reach it through the eye—through the eye-gate, as they say. While this truth shows us how terribly handicapped is the blind man, it also teaches the wisdom of utilizing the eye in seeking to make the desired insurance impression. When you are talking to your prospect, for aught you know his thoughts may be miles away. He hears your words, but fails to catch their import. If the psychologists are correct, we lose 80 per cent of the full strength of our efforts unless we have something that will attract the eye.

Some Concrete Illustration Desirable.

The thing shown should be as striking as possible. It should not be heavy or hard to grasp, like an array of figures, but simple, plain, and suggestive. It might be a proposition in brief form, the income feature, for instance. Some agents show with excellent effect a photograph of a draft for a large loss recently paid in the locality. Others have used such things as a picture of a sheriff dispossessing a widow of her home under foreclosure proceedings; or more happily the picture of a home bought with the proceeds of a matured endowment. It doesn't matter much just what it is, if only it can be made to attract attention and stir the feelings of the prospect. The main thing to remember is that with the average man 80 per cent of your power of approach to the desired goal must be through the eye-gate.

THE PROSPECT AND HIS WIFE

Will Talk It Over with His Better Half.

Frequently, when the agent thinks he has his prospect well in hand, the latter will remark that he now understands the matter and will talk it over with his wife, as she is an equal partner in all his affairs. Sometimes this is said in good faith; but frequently it is simply to throw the agent off his scent.

A certain successful agent has a clever way of meeting this point. He says: "Mr. Blank, possibly you may not be in as good physical condition as you think; and why should you disturb or alarm your wife needlessly? Don't you think it would be wise first to see our doctor and find out whether he can give you a 'certificate of approval'? If he cannot, you need not tell your wife and she will be spared a great deal of anxiety and consequent worry. If you can get the certificate of approval, we can discuss the plan and amount later."

This, of course, paves the way for a specific policy. When it comes, the agent seeks to deliver it without the knowledge of the wife. He reminds the prospect that as he does not consult his wife concerning the various details of his business, so it is not necessary to do so in the matter of insurance. If this fails, he goes to the wife and has a heart to heart talk on the entire subject of protection, estates and income. He rarely fails to convince the wife, especially where there are children.

Many Women Hesitate to Ask Their Husbands to Insure.

It is often well for the agent to use the familiar argument, that it is scarcely fair to the wife to require her to say that she wants her husband to use his money for her benefit in case of his death. Many women are hesitatingly delicate about this. A loving and considerate husband will not make it necessary. Live or die, he will make the best possible provision for his wife.

Can a Wife Profit from Her Husband's Death?

Some women object to life insurance because of the thought that they seem to desire to profit from their husband's death. Of course this is an error, as the income from the insurance can generally cover only a small part of the husband's earnings. There is no more reason for rejecting the husband's life insurance money than in throwing aside all the stocks, bonds, and real estate which his efforts have provided.

A Husband Who Knew His Duty.

An agent was once writing a man's application when the latter's wife entered his office. The applicant made a motion indicating silence, and chatted a few moments with his better half. After she had gone he said to the agent: "My wife is opposed to life insurance; but I know what my duty is to her and to the children, and hence I am applying for this policy without her knowledge or consent." That was one of those rare cases where the prospect decided to take insurance without direct solicitation.

Would that all men could be like this man and that other historic hero of whom it was said, "He seen his duty and done it."

THE INCOME OPTIONS

The Most Certain of All Provisions.

In the evolution of the ideal policy contract, perhaps the most important feature is that of the income options; and the enormous increase in life insurance written is at least partly due to this provision. A great many men of independent means see no need of life insurance, and they quickly tell us that their dependents will be well provided for without it. This gives the agent the opportunity to introduce the idea of conservation—especially of explaining the various forms of income options. When you tell a man that a great life insurance company, with its hundreds of millions, will shield his wife or daughter from any error of judgment on the part of herself or any one else, and will guarantee her an income for life, he becomes interested, even if he has just said that he does not want any life insurance. Every item of his fine estate may dribble away, but the life income, like the babbling brook, will run on forever—at least, so far as his beneficiary is concerned.

The income options afford a fine opportunity to secure good sized policies, and agents should work this feature for all that it is worth. Only think! One premium of a few hundred dollars may secure to a beneficiary $100 per month as long as she lives!

Valuable also to Small Policyholders.

The income feature is valuable also to the small policyholder. It not infrequently happens that the proceeds of a

small policy are badly invested or quickly frittered away, because the beneficiary does not fully appreciate the value of money. An income of $10 or $20 a month may seem small, but in most cases it will prove to be the best provision that can be made. Far better is a small permanent provision than a larger one that will soon vanish.

USE OF LITERATURE

Many Successful Agents Use Little Printed Matter.

Does circularization in the life insurance business pay? Perhaps most successful agents will say that its value is at least doubtful. They will tell you that either the stuff is not read at all, or that even if it is, and the reader becomes a bit interested, he neither starts for your office nor invites you to come to his. Then, again, the sight of an insurance circular on the desk makes a fine entering wedge for some competing agent. They will tell you also that you do not need to appeal to a man's intellect to satisfy him that he ought to have insurance, for most men know it and admit it; but that the appeal must go to his heart, and that this needs the magnetic influence of the agent, the warmth, earnestness and enthusiasm of whose personal presence are necessary in order to get the signature on the dotted line.

Literature Has Its Place.

On the other hand, some successful men get many of their prospects in answer to letters or circulars.

It is too late in the world's history to say that advertising

does not pay. To produce results, however, the advertising must be of the right kind—something that hits the mark; and it must be followed up by personal calls. A successful agent should have a card list of at least 500 good names to which additions are to be made from time to time. None of these prospects should be neglected. While it will take several months to make the full rounds of this list, the agent can in the meantime send personal letters or circulars every month or two. The matter may not all be read, but it will at least show your prospect that you have not forgotten him, and will also serve to help him to remember you.

Occasionally, a man applies for life insurance unsolicited. Doubtless an educational campaign of the right kind would cause the number to increase. "A constant dropping wears away the stone," says Poor Richard.

Never approach a prospect with the remark, "You don't want to take out that policy to-day, do you?" Of course he doesn't. The form of question suggests the negative.

Never attempt to talk insurance in the street. Some competitor is liable to see it or hear of it and will get on to the scent of your quarry and make the business that much harder.

Don't attempt to talk with a prospect when he is especially busy. Try to make a date, and withdraw quietly.

Avoid detaining a prospect near mealtime. He begins to get fidgety, and it is nearly impossible to get a man to commit himself on an empty stomach. Try him after dinner.

SOLIDITY OF THE OLD-LINE COMPANY

Failures in Every Line of Business.

Regular legal reserve life insurance is not only the safest thing in the world, but it is absolutely the surest in the outworking of the expected or desired results. Railroads have been mismanaged and their securities have lost their value; industrial companies have been inflated and have collapsed; banks and trust companies have been looted; commercial enterprises by the thousands have gone to the wall—frequently because of dishonesty—and business concerns of all kinds have gone to destruction through the weakness or wickedness of men. But the old-line life insurance system stands out as the one and only absolutely safe thing in all the business world. It challenges admiration both for the ability and integrity of its management. If here and there at some time a sore spot has been discovered, it need only be said that the companies are in the hands of human beings and that mistakes have been made; but nevertheless, no business in the world can compare with the life insurance companies in their freedom from graft; in their faithfulness to the sacred trusts imposed upon them, and in the absolute certainty of the results expected from them.

Why Life Insurance is Safest of All Things.

Among the things which make life insurance the safest and surest of all things are the following:—

1. After centuries of observation and study the average duration of life has become well known.

2. The earning power of money is also known and it is easy to decide upon a rate of interest which can always be realized.

3. A knowledge of these two facts enables the actuaries to construct tables of premiums which will pay all death losses and ultimately mature every policy.

4. The companies are managed by men of great integrity, high-class ability, and complete knowledge of the details of the business.

5. The assets are invested in absolutely safe securities—in first-class mortgages and gilt-edged bonds—by men who are experts in the investment field.

6. The investments run into the millions and hundreds of millions, and are so widely distributed that an occasional loss—even if the impossible should happen—would have little effect upon the general average.

7. Likewise the insurance risks are so carefully selected and so widely distributed that a disastrous epidemic could have little effect in forcing the death rate beyond that of the mortality table upon which the premiums are based.

8. The companies are under stringent regulations of the insurance departments in all the states and are held to a strict accountability for their stewardship.

9. The insured and their beneficiaries are fully protected by their policy contracts and the company officials have no interest in withholding from any one that which is his due.

10. Finally, the courts are always open to award strict justice to any policyholder who may have a real grievance.

For fair treatment, absolute safety, and exact justice to its members, life insurance leads the world.

WHAT LIFE INSURANCE DOES

Some of the Results of Truly Mutual Helpfulness.

Life insurance is the greatest "Co-operative Commonwealth" the world has ever known.

It mutualizes and equalizes the interests of the rich and poor.

It creates and conserves estates.

It preserves the home and saves widows from grinding poverty.

It keeps children in the family circle, educates them, and gives them an even chance in the world.

It pays off the mortgage and prevents business interests from being sold under the hammer.

It gives dependent ones an income for life.

It saves money when everything else has failed and makes old age pleasant, comfortable, and happy.

It wards off the sheriff and gives a cold reception to the tax collector.

As it prevents poverty, so also it shields from crime and the consequences thereof.

Such, in brief outline, is in part the work which the life insurance solicitor seeks to accomplish. Is there anywhere a more useful occupation? What other business career gives the same opportunities for good? What other can offer so much inspiration to live a great and noble life?

As Poor Richard says, "The noblest question in the world is, 'What good can I do in it?'"

Life insurance is big, altruistic work for big, materialistic dollars—and the more work, the more dollars.

INSURANCE ARGUMENTS

Protection the Prime Object.

The prime object of life insurance is protection. Each life has a certain economic value, and if death comes prematurely the world in general, and the family in particular, lose whatever that life would otherwise have produced. Insurance comes in as a grand mutual scheme to equalize the loss. Therefore, it is wise that there be an insurance provision to take the place in part at least of the lost earnings.

The protection afforded by life insurance may be classified under four separate heads—each of which may be variously subdivided, so that an agent should be able to give more than a score of unanswerable reasons for carrying insurance.

Protection for Dependents.

This is the fundamental object of life insurance. It will provide a fund for the wife and other members of the family, immediate or remote; to educate children and otherwise give them a start in life; to pay off a mortgage on the home, or to meet other family obligations. Provision may also be made for a gift for some worthy object in which the insured is especially interested.

Protection to the Estate.

The second object of insurance may also be subdivided at pleasure. When death comes various business interests are likely to suffer. Insurance money will take care of maturing obligations or will enable the heirs to carry on the business until it can be closed out to advantage. In case of

a partnership, it will provide a fund either to buy out the interest of the deceased member, or to make it possible to continue the business. When a man dies the loss of his services, and especially the loss of his guiding hand, will inevitably cause a shrinkage in his property values, but the ready insurance money will protect the firm's assets and credit at a critical time.

In some cases the success of an enterprise depends upon the knowledge and skill of a single individual. Common business prudence, therefore, demands that there be insurance on such lives up to the full amount at risk. Then, too, there may be real estate or securities of low present, but large prospective value. Insurance would make it possible to hold such property until it would be profitable to sell. Insurance money has saved many solvent estates from bankruptcy by tiding them over an emergency; and in many cases, by enabling the estates to avoid sacrifices during severe financial storms, the real value of the insurance has been much more than the face of the policy.

A certain young man was striking out on somewhat new lines and was building up a splendid business. His ability and reputation were first-class and he was able to borrow heavily to meet the needs of a rapidly growing enterprise. When, however, he was suddenly snatched away by an accidental death, certain individuals, knowing of the outstanding obligations, hoped to buy the business for a small part of its real value. But the young widow said, "No." Her husband had carried sufficient life insurance to pay his debts twice over; and he had told her, "if anything happened to him," to pay off all obligations and run the business herself until it could be profitably sold.

Conservation of Estates.

Not only may life insurance create or increase an estate, but it is the best conserver of estates that the world knows. Instead of having the insurance money paid down in one sum to be hazarded on some more or less uncertain investment, the insured may stipulate that the beneficiary have the income for a term of years, and that the principal be then paid to certain heirs; or that an annuity be paid to the beneficiaries as long as they live. A single loss may mean ruin to an individual, but an insurance company has thousands of separate investments running in the aggregate into hundreds of millions, and even if there should be an occasional loss, the law of average makes it of no effect.

A Provision for Old Age.

This is a splendid argument for life insurance. The vast majority of men, as is well known, fail to accumulate for their later years. Many who have been rich, or at least well-to-do, find themselves needy or destitute in later life or old age. All policies except term have cash values, and the man who has outlived the need of protection for dependents, can utilize the cash value for his own support when everything else has gone against him. Most men are confident of their ability to handle their own money, but the agent should drive the old age argument into the consciousness of his prospect until it strikes home. "Over the hill to the poor house" has no terror to the man who is well insured.

"For age and want save while you may; no morning sun lasts a whole day," as Poor Richard says.

LIFE INSURANCE A NECESSITY

Most Families Left Without Means.

The primary object of life insurance is to provide an estate or income to take the place of the salary or earnings of the bread-winner who may be snatched away at any moment by premature death. As the vast majority of men fail to accumulate an adequate estate, and as most families are left either in destitution or with insufficient provision, it is easy to see that life insurance by means of which these hardships can be prevented has become an absolute necessity.*

Life Insurance a Sure Provision.

It must be urged upon the minds of men that next to supplying the common necessities of life, obtaining a life insurance policy is the most important thing they can do.

The agent, therefore, doesn't need to apologize for his calling; but, on the contrary, he should be impressed with the fact that he is conferring a great favor upon those with

*Mr. E. J. Clark in a recent article says: "From January 1, 1901, to December 31, 1905, out of 27,011 registered adult deaths, according to the records of the Surrogate Courts of the United States, 23,051, or 85.3 per cent, left no estate. Thirty-five per cent of all widows were left in absolute want and 90 per cent of the widows lacked the common comforts of life. There are approximately 3,100,000 widows in the United States, 1,000,000 of whom are over 65 years of age. Of this latter number 900,000 are now dependent on the generosity of relatives, charity, or the state. In addition to this appalling situation, think of the millions of fatherless and orphan children, whose intellectual, moral, and physical natures have been dwarfed through poverty, in consequence of the death of a father who neglected, through procrastination, indifference, or ignorance (they all amount to the same thing) to make provision for them against his death. * * * Only three men out of 100, at death, leave an estate of $10,000, or over, and as a further evidence of this universal and nation-wide improvidence, there are 5,000,000 women in the United States compelled to work for a livelihood."

whom he deals. Indeed, he should feel that, to some extent, he is responsible for the future welfare of many who may soon become widows and orphans.

Very often, men who were induced to take out life insurance only after most persistent efforts, and who felt very much bored at the time, have afterwards expressed to the agents their gratitude for compelling them to do their simple duty.

An agent doesn't need to be long in the field before he will see the widow's smile through her tears, as he hands her the company's check in payment of the policy which is always the best and often the only thing, that the dead man has left to his family.

While, therefore, the agent is striving to make an honest living, he should realize that he is in the truest sense a benefactor and that he is engaged in a great and noble business.

REVIEWING CASES

Gaining Valuable Lessons from Experience.

The agent will greatly strengthen himself for future work if he will carefully review his interviews. It doesn't matter whether he has won or lost, he should thoughtfully go over the entire ground and make a note of everything which had a bearing on the case. Possibly he may have said the wrong thing at a critical moment, or the prospect may have asked a question which he could not answer. No matter what, he should go into the case again and get a stronger grip upon certain points which are to help him in another contest.

A STRIKING CONTRAST

Vital Difference Between Two Classes of Securities.

Not long ago a gentleman dropped into the office of a friend whom he found busily engaged at his desk. Before him this man of large affairs had arranged two piles of folded documents.

Addressing his visitor he said: "These times of overturning values have been giving me some anxious thoughts and I have been looking over my securities, which I have placed here in separate piles. These stocks," he said, taking up the pile at his left, "were selected with great care and I used to think them all gilt-edged; but now some of them are quoted low in the market, on some interest has defaulted, and others are absolutely without value. As a whole they are uncertain and would be an unsatisfactory estate for my family—if I were taken away.

"But this batch," and he caressingly took up the pile at his right, "but this batch is different—they are right there with the goods, if anything were to happen to me. Each one is absolutely worth its face in cash with no shrinkage and no expense. They form an ideal estate. Do you know what they are? They are my life insurance policies. Stocks and bonds are cowardly things. In times of financial distress they shrink away like a whipped cur. But life insurance policies stand the test. They show their friendship the strongest in times of greatest trouble. They are the one thing upon which you can implicitly rely."

"A friend in need is a friend indeed," as Poor Richard says.

THE DISCOURAGED AGENT

He Should Do One of Two Things—Should He Quit?

Notwithstanding its many attractive features, selling life insurance is perhaps the hardest business in the world. This is so because, as has been said elsewhere, men are seldom ready to buy, but have to be argued with, urged, and persuaded as in no other line of business. Consequently, not a few agents, finding applications hard to get, become faint-hearted and discouraged. Some one has said that God never uses a discouraged man for any great work. Such a man should do one of two things—he should brace up or quit. There is neither logic nor profit in allowing things to drift along in an unsatisfactory way.

At one of the National Republican conventions the delegation from Maine was urging the candidacy of Thomas B. Reed. Becoming discouraged after a while, the chairman swung the delegation over to an opposing candidate. Thereupon the somewhat celebrated Sam Fessenden rushed up to him, and shaking his fist in the other's face exclaimed: "God Almighty hates a quitter!" Fessenden was greatly excited. If he had not been, he would have known that God is a Spirit of love and not of hate. Nevertheless, he gave utterance to a very human sentiment. Men do not like quitters. The great Richelieu said: "Fail! In the bright lexicon of youth there is no such word as fail!" What men admire is success. When a man quits, unless for the very best of reasons, he thereby admits that he has failed. Yet, if the insurance man, after a fair trial and mature de-

liberation, discovers that he is temperamentally better fitted for some other line of activity, he should bravely make the change. "Blessed is the man who has found his work."

He Should Brace Up.

Should the eye of a man who is more or less discouraged, fall upon these pages, the message of this book to him is, "Don't quit, but brace up!" He has established a connection with a strong company; he has already spent some time in learning the details of the business; he has seen a large number of men, and therefore has a good list of prospects. These advantages represent a certain amount of fixed capital, and he should not hastily throw them away, and start out to learn something new. Men no more capable than he are succeeding, and why shouldn't he? Others have surmounted the same obstacles which confront him. Others have overcome the same difficulties which lie in his pathway. This book tells him how to make the proper self-examination, and how to gain that knowledge, courage, and determination which are so necessary to success. Study the suggestions and make the application.

He Should "Get a Move On."

When you have a fine application turned down by the medical department, or a competitor has defeated you in direct competition, or has gobbled up one of your prospects when you were not around, what is the use of getting the blues? It will be more to the point if you "get a move on" and round up some more applicants. "There are as good fish in the sea as have ever been caught," as Poor Richard

says. So also there are yet to be written as good applications as have ever been secured—plenty of them. Never mind the things that can't be helped. Forget them, and hunt up something new.

One Agent Who Braced Up.

More than a score of years ago, a young man who had failed as a druggist started out in the life insurance field. For some weeks he did his best, but could not get a single application. One day, after dinner, he went alone into the front room of his modest home and lay down upon the lounge. With a little family to support and nothing in sight, he was bitterly discouraged, and, breaking completely down, he wept like a child. After a bit he came to himself. He felt ashamed of his weakness. Others were succeeding, he could. He resolved that he would. With grim determination he went forth and before nightfall he had secured his first application. Slowly and doggedly he fought his way, and he has for many years been an Eastern general agent for one of the big insurance companies.

Thousands of men have made their way to the stars through difficulties.

He can, who wills.

Many successful agents don't try to write a man on the first interview. They make their first call a very brief one—just long enough to get date of birth and some other necessary data. This makes a favorable impression and paves the way for a cordial reception at a future call.

THE AGENT AND THE COMPANY

The Agent Must Secure the Business.

What a fine thing it would be if every agent could work for the best company in the world! It is difficult, however, to determine what elements combine to make one company the best, and it is still more difficult—indeed, it is impossible—to forecast the future superiority of any one company. As has been said elsewhere, the old-line system of life insurance is as solid, secure, and safe as anything else in the world, and all—or at least nearly all—legal reserve companies are worthy of the attention and confidence of the insuring public. The older companies have made splendid records and the wonder is that men don't buy insurance without solicitation. The fact is that very few do buy without the importunity of the agent, and only a small proportion of insurers show any decided preference for one company over another. Some men when solicited may, indeed, select a company because a relative or a friend is insured in it, or because they may have happened to hear more about it than of any other. But even when they are favorably disposed toward a company they rarely apply for insurance on their own initiative. They are simply more responsive when the agent of a particular company approaches them.

All of the old companies, with their millions of assets and their years of splendid success, have among their representatives good men who are producing only a fair amount of business. Other companies, small and comparatively new, with their ultimate success yet to be established, have

men who are among the biggest writers in the business. This well known fact simply shows that while the fine reputation of the company may be a small factor in the transaction, after all it is, for the most part, not the company but the agent who secures the business.

The sooner, therefore, the agent appreciates the fact that he is to secure business, and thereby earn his living, not on the reputation of his fine company, but by virtue of his own earnest, industrious, intelligent, and persistent efforts the better for his material welfare. He must win, not by the luck of representing "the best company," but by the pluck of putting forth his best efforts to secure applications for life insurance.

"He that would be well served," as Poor Richard says, "must serve himself."

Do not think to let your company honor you, but so live and labor that you will honor your company.

Elsewhere it has been suggested that the insurance agent should stick to his home field and practice intensive cultivation. It may also be wisely urged that he should stick to his company, and not allow any offer of a better contract to cause him rashly to change companies. Of course, there may sometimes be good reasons for a change; but, having selected one of the best companies, and having become acquainted with some of its men and identified with its interests, he will in the long run find that he can best promote his own welfare by sticking to the company of his first love.

THE PRODUCTION OF LIFE INSURANCE

The Small Writers Produce Most of the Business.

There are a few life insurance field workers who annually write in excess of one million dollars. All the regular companies have some men who produce from $250,000 upwards. But it is the experience of all the companies that the larger part of their total business is put on the books by their small producers—that is, by the men who write less than $100,000 a year. The companies are proud of these big writers, and they always give them the chief seats in the synagogues, as it were. But where would the companies be without their army of small producers? Manifestly, the business would be less than one half of what it now is. While, therefore, these men are absolutely necessary for the success of the companies, it is not necessary that any large number of them should continue to be small writers of life insurance.

Increased Efficiency Easily Possible.

The trend of modern thought in all branches of trade and industry is to increase efficiency, and as a result more work per given unit is accomplished than ever before. Nobody doubts for a moment that the small producer could easily improve his efficiency. If, now, a given company which annually writes, say, $30,000,000, two-thirds of which is sent in by the small men, could induce these agents to double their efficiency, the company's new business would jump from $30,000,000 to $50,000,000—much to the delight of the managers and still more to the profit of the agents themselves.

Nearly every small man can double his efficiency. He certainly can. How? By giving earnest heed to his insurance ways according to the helpful suggestions as set forth in this book.

Many insurance agents try to interest young men in twenty year endowments for their first policies. This is probably a mistake. Of course, it is true that short term endowments promote the saving habit, and therefore have something to commend them; but the young man of moderate means—that is, the average young man—should be encouraged in the first place to establish protection—possibly the greatest amount of protection for the money he can spare. If his first policy is a twenty year endowment and he should marry, he finds that while his insurance needs have increased, his ability to carry more insurance has decreased—unless of course his circumstances have very much improved. The first policy, as a rule, should be on the life or long term endowment plan and later, as opportunity offers, the shorter forms of endowment may be added.

Have you ever put it up to your prospect in this way: When a man can provide an estate for his family for any sum whatsoever by simply agreeing to pay from 2 to 4 per cent thereon during his life, or for a limited term, is it not a fine opportunity? He may pay this "interest" once, or he may pay it many times, but the estate is bound to come some time, or if the prospect lives into old age he may not only get back his "interest" money, but also a fair rate of interest thereon. On these terms why should not every man provide an estate?

FIFTY YEARS OF LIFE INSURANCE

Astounding Increase of the Business During this Period.

Life insurance in the United States is making an enormous growth. A brief survey of the subject for the 50 years from 1860 to 1910 may be interesting. Herewith are quoted from the New York Reports a few figures which include all companies doing business in that State:—

	1860	1910
Population of United States. .	31,443,312	93,000,000
Number of policies in force. . .	56,046	6,050,617
Total volume of insurance. . . .	$163,703,455	$11,669,700,062
Total invested assets.	$24,115,686	$3,693,248,328

The above figures do not include either fraternal or industrial insurance, which would enormously swell the total.

It will be noticed that while during the fifty years our population increased only threefold, the number of policies increased over one hundred times, the amount of insurance in force about seventy times, and the volume of assets over one hundred and fifty times.

This is a most astounding showing. In these days when almost numberless attractive investment opportunities present themselves, the American people are putting one hundred and fifty times as much money into sound life insurance as they did fifty years ago, while, as above shown, there are only three times as many people to do it. If the figures were brought down to date, they would be still more striking.

In general there are two reasons for this tremendous

growth of the life insurance idea. The first is that of protection. Men have been learning that by setting aside $50, $500, or $5,000 per year for life insurance, they are adopting the only absolutely sure method of providing—in case of premature death—such an estate as their family needs require or their own income permits.

The second reason is that of security. Nothing in this world may be called absolutely safe. Fires, floods, misplaced confidence and panics, yearly sweep away fortunes; but men of keen business judgment have rightly come to look upon sound life insurance, with its scientific adjustments and strict state control, as the ne plus ultra—the safest and most perfect system of investment that human ingenuity has thus far been able to devise.

For these reasons men are turning to life insurance on a larger scale than ever before, and thousands are securing yearly or monthly income policies for their beneficiaries, who are thus relieved of the care of managing or the danger of losing their estates.

A careful look at the present trend of affairs—the depreciation in value of many investments, the reduction in dividends and in some cases the entire loss of such dividends,—is causing men to realize that a Life Insurance Policy is one of the very few investments that can be positively counted on, in the event of death, to pay its full face value.

Many first-class agents invite their prospects to lunch with them for the avowed purpose of discussing insurance. In this way one or two hours can be very profitably employed.

AN ARGUMENT FOR YOUNG MEN

A Striking Difference in Cost of Insurance in Favor of Younger Ages.

In order to show how much cheaper it is for men to establish their insurance while they are young, there are herewith given three actual illustrations from the records of one of the best dividend paying companies of Twenty Payment Life policies taken out ten years apart at ages ten years apart. Let the insured be called A, B, and C, though all three policies might just as well have been on the life of the same individual:—

	A	B	C
Year of issue,	1874	1884	1894
Age of insured	25	35	45
Amount,	$1000	$1000	$1000
Annual premium	$25.97	$34.01	$45.38
Annual dividends for 20 years	152.65	187.62	217.92
Total premiums, less annual dividends,	$366.75	$492.58	$699.68
Subsequent annual dividends,	109.90	55.86	
Total net cost to date	$256.85	$436.72	$699.68
Reserve, or cash surrender value, at age 65,	660.17	660.17	660.17
Gain, besides insurance, over total payments at age 65	403.32	223.45	—39.51

A's forty years' insurance cost $179.87 less than B's thirty, and $442.83 less than C's twenty.

B's thirty years' insurance cost $262.96 less than C's twenty.

A was insured for ten years before B began, and the mortality tables show that during this time there were 81 deaths to the 1000—one in twelve. A was insured twenty years before C began and the deaths were 166 to the 1000—or one in six.

The policies received annual dividends and the insurance was therefore given at actual cost. They will continue to receive dividends.

The same relative advantage in favor of younger ages attaches to all forms of life and endowment policies.

The above figures challenge the attention of those young men who think they can profitably defer insurance until they have families of their own, or have accumulated ample means. As can be seen from the figures, the ultimate cost of insurance at age twenty-five is only a little more than one third that at age forty-five. Money cannot therefore be saved by waiting, but by action in the living present.

The young man who delays may indeed save his premium money for a few years, but in the long run he will pay dearly for this doubtful advantage.

Experience shows that most young men are materially helped by some form of systematic investment such as an insurance policy affords.

The agent of any dividend paying company can easily make up from the above plan an illustration of the approximate cost in his own company, while the agent of the stock company can similarly give from his own rate book actual cost results, corresponding to the figures above given.

MISCELLANEOUS SUGGESTIONS

Some Unclassified Pointers on Various Topics.

"Don't walk aimlessly about; be always going somewhere." Lay out your work the night before or early in the morning, so that you may know whom you are going to try to see.

Don't attempt to talk insurance at social gatherings, club meetings, athletic games, etc.,—unless you are invited to do so. Use these opportunities for making friends and regard every friend as a prospect.

In effect the agent is selling a bond on the twenty year installment plan (regular twenty year endowment), with a positive guarantee that in case of the death of the buyer all unpaid installments will be canceled and the full face of the bond paid to the heirs, without any reduction or expense whatsoever. Where can any other kind of bond be bought on these unique terms?

Don't waste time on the man who says that he doesn't believe in life insurance. He belongs to the Dark Ages. There are plenty of people who live in the Twentieth Century. Go after them.

The insured may pay from 2 to 5 per cent of a given sum for from one to twenty years and the company—among other things—will guarantee to pay fully 6½ per cent for the full period of 20 years.

The agent must school himself to remember names and faces. Even a remote prospect doesn't like to be forgotten.

When the weather is unpleasant it is much more com-

fortable to sit in the office than to be out on the warpath. It should be remembered, however, that so many persons stay within during stormy weather that certain professional and business men, who are otherwise hard to reach, have more time then to discuss life insurance than when the weather is pleasa it.

The life insurance solicitor should always seek to meet his prospects, not on his own, but on their level. As far as possible he must put himself in their place and try to look at things through their eyes. For instance: Many insurance agents tried in vain to interest the late Dr. Hostetter, who made an immense fortune out of Hostetter's Bitters. These men approached Dr. Hostetter as they would the average prosperous man, with a proposition for $10,000 or $20,000 insurance. No impression could be made, however, until one day a shrewd agent, approaching the doctor, said, "Dr. Hostetter, our company has something very attractive in life investments, and I should like to submit to you a proposition for half a million insurance." Dr. Hostetter could not mentally consider a proposition for $10,000; but "half a million" was a different thing. He was accustomed to thinking in terms of millions. That proposition met him on his own level and he accepted it.

The wide-awake agent will see as many new prospects as possible, and he will do his utmost to secure their applications at the first or second interview. He must remember, however, that, in a general way, it takes from ten to fifteen interviews to secure an application, and that it will require diligent and persistent cultivation to cause a prospect to grow into a responsive frame of mind.

Don't hesitate to remind the man who is earning $4,000

or $5,000 a year, and who is satisfied with $5,000 or $10,000 of insurance, that he is putting a very low value upon his own time. Old Mortality may take him away at any moment and thus wipe out his future earnings on which he has insurance equal to only one or two years' salary.

Remind the prospect at age 35 who says he can "do better with his money" that according to the mortality tables he has just an even chance of living 30 years. Some men will die the first year and some the thirtieth year. If he can tell you whether he will be numbered among the dead half or the living half, you can tell him precisely what he would better do.

Lately one of the insurance journals mentioned the case of a remarkably successful field-worker who wrote a large amount of insurance and became very prosperous. This man was said to be just a plain, ordinary mortal, not above average ability, and even his most intimate friends could not understand how he was able to accomplish so much. Finally, he gave away the secret of his success, and here it is: He made it a rule to get acquainted every day with one new person whose name he carefully wrote in his notebook, and whose acquaintance he carefully and diligently cultivated. His motto was, "Once known, always known." While his field was a large city, his method was simple, easy, and one which any agent can adopt. Three hundred and sixty-five new prospects a year, intelligently and persistently cultivated, cannot fail to yield rich returns to an agent of even commonplace ability and environment.

Pin your prospect down to the stubborn fact that life insurance means protection. To every objection, urge emphatically the importance of protection for the family in case of premature death, or for old age if the insured should live.

IN CONCLUSION

Final Words on the Price of Success.

And, now, let us hear the conclusion of the whole matter. The necessary qualifications of the successful life insurance agent have been pretty fully discussed. Perhaps some of the most successful men do not line up with all the requirements which have been set forth. Unusual strength in certain directions accounts for their success in spite of the fact that they ignore or do not possess certain other fundamental qualifications. No man can tell another just what he should do and just what he should say in all cases, but he can lay down general principles which will be always suggestively helpful.

The matter herein presented is so simple and direct that he who runs may read and he who reads may appropriate to his own edification and profit. These suggestions can become most helpful to the vast army of field men, but each man must work out his own economic salvation. If he will only work industriously, persistently, intelligently, systematically, and courageously his success is certain. "Industry and perseverance will overcome all difficulties," as Poor Richard says.

"If ye know these things, happy are ye if ye do them."

OUR BEST MUTUAL FRIEND

LIFE INSURANCE EXPLAINED AND ITS PRINCIPLES SIMPLIFIED

By Ernest C. Johnson, Author and Publisher of Working and Winning: or, How to Succeed in Life Insurance Field Work

This book discusses in a plain and simple manner the fundamental principles in life insurance. For the beginner in life insurance field work, or for the agent who has not fully grasped the facts and theories involved in the business, this book has proved of the greatest value. It does not discuss how to sell life insurance.

WHAT OTHERS SAY

W. F. Atkinson, General Agent, Brooklyn: "I have read with much interest 'Our Best Mutual Friend,' and I think it is the best book on such lines that I have ever seen. * * * For the Instruction of a new agent, it is splendidly adapted."

John Mallanney, General Agent, Sioux Falls, S. D.: "I think it will be very helpful to our agents in the field, as well as to those contemplating taking out insurance. It is very practical and explains the subject clearly, so that all may understand."

F. E. Saffold, General Agent, Lincoln, Neb.: "I desire to say that this book is by all odds the best thing of the kind I have ever seen."

C. H. Jackson, Superintendent of Agencies, Binghamton, N.Y.: "I have read the book carefully and am very favorably impressed with its simplicity of expression and plain statement of facts. In my opinion it fills a long-felt want in that it presents the subject in simple language, eliminating technical terms which are always confusing to the uninitiated."

J. B. Owens, General Agent, Wilmington, Del.: "I consider it far and far away the best work on the principles and practice of life insurance yet published, and it should prove most valuable to all interested in life insurance."

"Our Best Mutual Friend" was written with the layman in mind, and it is an excellent book to lend to a prospect who may want to read something on insurance. Agents have testified that this book has thus helped them to secure applications for insurance.

Some general agents have ordered three or four different lots, in their zeal to put a copy into the hands of new agents.

"Our Best Mutual Friend" is a book of 96 pages, 7¾ x 5½ inches in size, and is neatly printed and bound in cloth.

Price, $1.00, postpaid. Published by the author, Ernest C. Johnson, 707 and 708 Malley Building, New Haven, Conn.

LIBRARY OF CONGRESS
0 027 279 828 A